

spring 2009

member Insight

Exclusively for members of Teachers Federal Credit Union



Together We Can! TFCU
Is Your Financial Partner.

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3,500+ Locations Nationwide

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Member Insight is published by Teachers Federal Credit Union for its members. It is designed to help maintain communication with members, market products and services and provide reliable and helpful information that will contribute to each member's overall financial well-being and quality of life. *Member Insight* is published at Teachers Federal Credit Union, P.O. Box 9029, Farmingville, NY 11738-9029, (631) 698-7000. While consistent effort is made to ensure the integrity of information contained in this publication, material should not be considered legal, financial or professional advice. The publishers do not assume liability for loss or damage as a result of reliance on this data. Images may be from one or more of these sources: ©Jupiterimages, ©Getty Images, ©iStock, ©SnapVillage. Copyright ©2009 Teachers FCU. All rights reserved.

The Keys to Smart Financial Management



You may be familiar with the phrase “Work smarter, not harder.” If you’re like many people, you are trying your best to work smarter these days, especially when it comes to

managing your finances. Teachers Federal Credit Union is working smarter, too. We are proud to offer our members many valuable products and services to help manage their finances easily and conveniently while keeping their money safe and sound.

This issue of *Member Insight* provides an overview of many different ways we can help you best manage your money. Thanks to shared branching, TFCU provides more than 3,500 locations – 65 of which are on Long Island – for you to make convenient credit union transactions (see article on page 3). Services such as TFCU Online Banking, Mobile Banking, Online Bill Payer, E-statements and direct deposit (see pages 8 and 9) can also help you keep tabs on your TFCU accounts at your convenience, when you are on-the-go.

If you want to focus on enhancing your savings at TFCU, creating a certificate ladder can keep your funds growing (see page 7). Refinancing an auto loan

from another financial institution at TFCU may give you a lower rate and lower monthly payments (see page 11).

These are challenging economic times, and you may be concerned about debt and just staying afloat. Be assured that TFCU is here to help. Through our partnership with BALANCESM, a financial education and counseling service, you can speak with counselors who can help you deal with financial bumps and offer budgeting suggestions to keep your finances under control. Read more about this incredibly helpful member benefit on page 7.

Working smarter, not harder can take some effort at first, but in time can pay off with greater ways to save time and money. Having a positive attitude can help, too. The article “Find the Silver Lining” on page 6 shows some upsides of a down economy, including learning budgeting lessons to last a lifetime.

TFCU is here for you and we value your membership. Please don’t hesitate to let us know how we can help you with smart financial management.

Robert G. Allen
President/CEO





Together We Can!
**TFCU Is Your
Financial
Partner.**

Toughing out a tough economy isn't easy, but you don't have to go it alone. TFCU is here to help you keep your finances on track. Our credit union remains strong, safe and secure, and we continue our commitment to provide our members with excellent financial products and services. TFCU's sound lending practices and service-oriented policies allow us to continue to be your trusted financial partner even during troubled economic times.

Smart Saving and Lending

Saving money is a top priority for many members, and building a financial cushion is more important than ever. TFCU offers a range of savings options to fit your needs, including:

- > **Share Savings Accounts** – open with just \$1; minimum to earn dividends is \$50.
- > **Certificate Accounts** – lock in a higher rate for a term you choose; minimum to open is \$1,000.
- > **Money Market Accounts** – earn higher dividends than regular Share Savings with flexibility and liquidity; minimum to open is \$2,500.
- > **Individual Retirement Accounts** – save for retirement without paying taxes on interest earnings until you withdraw it.*
- > **Holiday and Vacation Club Accounts** – take financial worries out of special occasions by saving for them in a separate account.

If you're in the market for a loan, TFCU will work with you to choose the right loan so you don't get in over your head – it's part of our commitment to sound lending. Our member service representatives will carefully determine the appropriate rate, term and monthly payment for your situation. Loan options at TFCU include:

- > **Auto Loans** – choose from a range of new and used car loan options.

- > **Education Loans** – make higher education dreams a reality with help from TFCU.
- > **Mortgages** – TFCU has more than 15 different mortgage options, including fixed-rate and adjustable-rate loans to help you afford the right home for you.
- > **Personal Loans** – a signature loan can help you consolidate debt or pay for unexpected expenses.

Resources for Challenging Times

TFCU prides itself on member education and offering services that fit your needs and lifestyle. The following services can help you make smart decisions about your finances:

- > **BALANCESM** – this personalized financial fitness program available through TFCU can help you develop a spending and savings plan, get out of debt and plan for the future. Learn more on page 7.
- > **GrooveCar** – learn about buying and selling a car, as well as GrooveCar's new and certified pre-owned auto leasing options. Learn more on page 11.
- > **Direct Deposit** – this service ensures paychecks are in your account on pay day, so funds are ready when you need them. Combine this service with automatic transfer so loans are always paid on time.

We're Stronger Together

TFCU stands ready to help our members – we're in this together. To learn more about TFCU's products and services that can help you and your finances tough out these times, visit www.teachersfcu.org, stop by one of our locations or call (631) 698-7000 or 1-800-341-4333.**

* Taxes are due upon withdrawal at ordinary income tax rates from traditional IRAs. Withdrawals from Roth IRAs are tax-free if you are at least 59½ and have held the account for at least five years. Nonqualified withdrawals from either are subject to ordinary income taxes and a 10% tax penalty.

** Outside the Long Island, Westchester and New York metro areas.



Your TFCU Deposits Are Federally Insured

You can enjoy added peace of mind knowing that your deposits are federally insured through the National Credit Union Administration (NCUA), a U.S. government agency. The NCUA is backed by the full faith and credit of the U.S. government. Not one penny of insured savings has ever been lost by a member of a federally insured credit union. Under legislation passed last year, each account holder's funds are insured to at least \$250,000 until Dec. 31, 2009, and individual retirement accounts remain separately insured up to \$250,000.*

If your savings exceed the amount covered by the basic insurance limits, you can extend your NCUA coverage by establishing different types of accounts. The NCUA insures accounts in different ownership categories separately. You can get up to \$250,000* of additional insurance for your interest in accounts owned jointly with someone else and for trust accounts of which you are a beneficiary.

Detailed information about NCUA insurance, as well as a calculator that you can use to estimate your coverage, is available at the NCUA Web site, www.ncua.gov.

A TFCU member service representative would be happy to answer your questions and help you explore ways to increase your NCUA coverage. Call (631) 698-7000 or 1-800-341-4333,** or stop in today.

* After Dec. 31, 2009, the basic insurance limit will return to \$100,000, barring further legislation, and retirement accounts will remain separately insured to \$250,000.

** Outside the Long Island, Westchester and New York metro areas.



Married Couple Extends Insurance to \$1.5 Million*

Individual accounts	NCUA Coverage
Husband	\$250,000
Wife	\$250,000
Joint accounts	
Husband	\$250,000
Wife	\$250,000
Trust accounts	
Husband as trustee for wife	\$250,000
Wife as trustee for husband	\$250,000
Total NCUA coverage	\$1,500,000

Family of 4 Gets Coverage of \$3 Million*

Individual accounts	NCUA Coverage
Husband	\$250,000
Wife	\$250,000
Child #1	\$250,000
Child #2	\$250,000
Joint accounts	
Husband and wife	\$250,000
Husband and child #1	\$250,000
Wife and child #2	\$250,000
Child #1 and child #2	\$250,000
Trust accounts	
Husband as trustee for wife	\$250,000
Wife as trustee for husband	\$250,000
Husband as trustee for child #1	\$250,000
Husband as trustee for child #2	\$250,000
Total NCUA coverage	\$3,000,000

* After Dec. 31, 2009, the basic insurance limit will return to \$100,000, barring further legislation, and retirement accounts will remain separately insured to \$250,000.



Debt vs. Savings: The Showdown

It's a dilemma many Americans face: should you pay off debt or focus on saving? If credit card bills are piling up fast, you may think saving for the future is out of the question. With a plan in place, it's possible to pay off debt *and* build savings at the same time.

Tackling Debt

A major step in reducing debt includes creating a budget and cutting expenses, which should leave you with more funds to apply toward your bills. It's not necessary to bar all luxuries from your life. Instead, think of practical ways to save money. When paying off debt, it's important to avoid placing more items on credit. If you want to reduce debt faster, make payments that exceed the minimum amount.

Building Savings

Trimming expenses can also leave you with more money to save. After paying your monthly credit card bills, put aside as much money as possible. You'll have peace of mind knowing that an emergency fund is available should you need it. By focusing on a dual strategy, you'll decrease debt and with money saved, you won't need to rely on credit.

TFCU has several savings options to help you stay on track. Call (631) 698-7000 or 1-800-341-4333* or visit www.teachersfcu.org for details.

* Outside the Long Island, Westchester and New York metro areas.

Singing the Economic Blues? Find the Silver Lining

If the economy were a glass of water, the media would definitely portray it as half (or more) empty rather than half full. But there are some positive aspects to enjoy about the current economic conditions.

Quality time. Less money to spend on entertainment may encourage Americans to trade dining out, gigantic TVs and expensive video games for cozy dinners at home, books, board games and outdoor adventures.

A cleaner planet. As gas prices went up, drivers began adopting more environmentally

friendly practices, such as driving smaller cars, carpooling or biking, and using public transit.

New opportunities. A job loss can be scary, but it may also be the needed nudge that catapults a worker out of drudgery and into the job of his or her dreams.

Budgeting lessons for a lifetime. Americans have been piling up excessive credit-card debt. Learning to watch our wallets is a valuable lesson that will hopefully last long after the economy improves.



Build a Certificate Account Ladder

Rest Easy with the Guaranteed Rate of a Certificate

If the stock market's ups and downs have you thinking about the lesson from "The Tortoise and the Hare" – slow and steady wins the race – you might want to consider putting money into certificates. A TFCU Certificate offers a competitive interest rate that is guaranteed for the term of your certificate. That can give you peace of mind. Plus, each account holder's funds are insured to at least \$250,000* until Dec. 31, 2009, and individual retirement accounts are separately insured up to \$250,000.

Certificates are available in a variety of terms. It's important to choose a maturity date in line with your goals because there may be a penalty for early withdrawal.

Enjoy the Benefits of Laddering

Certificate interest rates have a history of changing, and if their rise and fall gives you pause about when to put money into a certificate, or what term to choose, consider laddering a series of certificates. An advantage of this strategy is that it gives you access to a portion of your money, penalty-free, at regular intervals.

To create a certificate ladder, open a series of certificates with staggered maturity dates, such as 6, 12, 18 and 24 months. When each certificate matures, roll it over into a certificate with the longest term in your ladder – 24 months in this example. You may benefit from the higher interest rate that longer-term certificates often pay, while enjoying access to a portion of your money regularly – every six months in this example.

A certificate ladder helps you take advantage of the best interest rates when rates are changing. If rates are falling, a portion of your money is still earning the higher rates that were available earlier. And if they're rising, a portion of your money is available to reinvest at the higher rates at regular intervals.

Talk to a service representative about opening a certificate or building a certificate ladder today, and rest easy tonight.

* After Dec. 31, 2009, the basic insurance limit will return to \$100,000, barring further legislation, and retirement accounts will be separately insured to \$250,000.

Are Your Finances Staying on Track?



Would you say your finances are like a well-oiled machine, or a sputtering engine that's running out of steam? Whether you're speeding along on cruise control or navigating a bumpy road, TFCU can help you get on track – and stay there.

Avoiding Financial Traffic Jams

Financial problems don't typically happen in the blink of an eye, but rather add up over time. To avoid the gridlock of financial trouble, watch out for these warning signs:

- **Unopened mail and bills.** If you avoid facing your finances, trouble can be just around the corner. Ignoring bills can lead to accumulated finance charges, late fees and a lower credit score.

- **Gambling.** While trying your luck at the track or casino can be fun, excessive gambling can lead to real financial problems. If you are hiding your gambling from family and friends, or gambling with money you can't afford to lose, you might have a problem.

- **Living paycheck to paycheck.** If there's no money at the end of the month for saving, or you are living above your means, it's probably time to regain control of your finances.

Help for the Road Ahead

If things are spinning out of control, we can help you get back on track. A financial counselor at BALANCESM, a free financial education and counseling service available through your membership in TFCU, can

assist you with managing your finances and offer budgeting suggestions. Even if you have bills piled high or have never created a household budget, BALANCE can help you find the road toward financial freedom. Call a BALANCE counselor toll-free at **(888) 456-2227** and let them know you're a TFCU member. You can also get more information about BALANCE online at www.balancepro.net/partners/teachersfcu/.

Our convenient products, such as Online Banking and Bill Payer, can help you simplify your financial life. Our helpful staff can assist you in finding the right products and services for you. Contact us at **(631) 698-7000** or **1-800-341-4333*** or visit www.teachersfcu.org today.

* Outside the Long Island, Westchester and New York metro areas.

TFCU Mobile Banking ALWAYS ON THE MOVE

You're always on the move and so are we. That's why we have enhanced our online banking for members like you, who depend on their handheld device. You can now securely access your account from any Web-enabled phone or PDA, wherever you go.

TFCU Online Banking

If you're not already enrolled in TFCU Online Banking, you can sign up from your PC and begin accessing your account from your handheld device. To ensure access to your account using Online Banking from your Web-enabled device, please turn off the on-screen keyboard.

With Online Banking, you can:

- > View account balances and history.
- > Make transfers between linked accounts.
- > Pay bills online.
- > View cleared checks.
- > Apply for a loan.
- > Open a new account.
- > Sign up for E-Statements, E-Notices and E-Alerts.

Want to receive immediate account information like when a check clears or when a bill has been paid using Online Bill Payer? Sign up to receive instant text messages to your phone through E-Alerts.

Opening a New Membership Account Online Is Easy!

Your family members and eligible friends and work colleagues can enjoy the same benefits you have at TFCU, and now they can easily open their new accounts online at:

www.teachersfcu.org



Save Time *and* Paper with E-Statements

Want to organize your finances and reduce your footprint on the environment? Sign up for E-Statements!

Your Records Are at Your Fingertips

When you choose to replace your paper statements with E-Statements from TFCU, you'll receive an e-mail each month saying your E-Statement is ready to view online. Ongoing, you'll have immediate access to your account history on any Internet-ready computer. No more shuffling papers to find old statements.

It's Better for the Environment

By reducing paper clutter, you'll save trees – but that's not all. You'll reduce greenhouse gas emissions and conserve energy that would be used to produce and transport paper statements.

Switch Today!

- It's easier than ever to stay on top of your finances.
- To sign up for E-Statements, or to learn more, visit www.teachersfcu.org.

Online Bill Payer:

The Better Way to Pay Electronically



To learn more about Online Bill Payer or to sign up, visit www.teachersfcu.org, call (631) 698-7000 or 1-800-341-4333* or stop by your nearest branch.



Paying bills electronically can save you time and money, so it's no wonder that many Americans have made the switch. But many consumers have discovered that automated payments set up through the merchant may cause more problems than they solve. Trouble canceling or altering recurring payments tops the list of consumer complaints. As a result, many experts advise using a financial institution's online bill pay program instead. Our Online Bill Payer offers the same convenience as automated payments, plus it is easy to set up and lets you adjust, delete and add payments whenever you like.

Additional benefits of Online Bill Payer include:

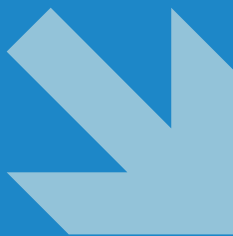
Greater control. When you want to cancel or change a recurring payment made through Online Bill Payer, just log on and enter your request. By

contrast, with automated payments, the rules for canceling payments can be far more complicated, and may require you to contact both the merchant and the bank or credit card company, often in writing. What's more, credit card companies cannot cancel recurring charges tied to a long-term agreement, such as a gym membership.

More security. Using our Online Bill Payer means fewer companies have access to your bank account or credit card information.

Streamlined bill payment. There's no need to jump from Web site to Web site to confirm existing payments or set up new ones. Online Bill Payer lets you pay and track all of your monthly bills from one Web site, with one log-in and one password.

* Outside the Long Island, Westchester and New York metro areas.



Safe and Simple

Are You Using Direct Deposit?

Direct deposit is a free service that can help you manage your funds and gain peace of mind. You save time and money, get faster access to your cash and know that it's safely deposited regardless of where you are. You can use direct deposit for regular payments such as payroll, Social Security benefits, expense reimbursements, tax refunds, pensions, dividends and bonuses.

Because direct deposit is an electronic transaction, it reaches your account faster than if you received the payment by mail, deposited it and waited for the check to clear. You never have to worry about making your deposit when you're busy, sick or on vacation. And

there are no checks to be lost or stolen in the mail. Both you and your money are safe.

The federal government offers distribution of tax refunds via direct deposit, often depositing the money within days of receiving your return. And the Social Security administration requires direct deposit of all new benefits recipients.

The majority of large companies offer direct deposit, but the service is available to companies of any size. Ask your employer whether direct deposit is available at your firm. It's a smart way to manage your money.

why Credit Unions Offer Better Value



When the economy is strong and your personal finances are flush, you might not mind paying a couple of extra dollars here and there each time you use an ATM or a monthly fee to maintain your emergency fund. But even in the best of times, these fees can add up. And now, just as many consumers are struggling to make ends meet, miscellaneous bank fees are reaching all-time highs.*

If you're wondering how you can take advantage of convenient financial services without breaking your budget, take a closer look at the outstanding value credit unions offer.

Keep Your Cash

According to Bankrate.com, a bank customer pays about \$3.43 on average when using an out-of-network ATM; this includes fees to both the customer's own bank and the bank that owns the ATM. This means that when customers withdraw \$40, they are paying roughly 8.5% in transaction fees simply to retrieve their own money.

Unlike banks, which compete with each other, credit unions work cooperatively with each other to ensure that their members enjoy the best value possible. This means that no matter where you go, when you use an Alliance One ATM, you will enjoy surcharge-free transactions (www.atmallianceone.org).

Grow Your Accounts

In 2008, monthly service fees charged by banks on interest-bearing accounts hit a new average high of almost \$12; the average minimum balance required also rose, to 4%

over the previous year or a record high of \$3,461.84.*

Credit unions, however, understand that it's hard to build a nest egg if your account is hit with maintenance fees every month. To help you get ahead, we charge no monthly service fees on our savings or checking accounts. Similarly, we recognize that high minimum balance requirements will not help your financial situation if the unexpected happens and you need to tap your accounts. That is why we require no minimum balance on our checking accounts.

Just a Sampling

Unlike banks, which are in business to earn profits for their shareholders, credit unions exist to help their members reach their financial goals. In addition to providing you with surcharge-free ATM access and no fees and minimum balances on your accounts, we offer lower rates on loans and higher rates on savings accounts than banks generally offer. We also provide the same time- and money-saving services banks typically offer, such as 24-hour phone and online account management, online bill pay, direct deposit and more.

Simply stop by, visit us online at www.teachersfcu.org or call (631) 698-7000 or 1-800-341-4333** to learn more about how you can fully realize the value of your credit union membership!

* Source: Bankrate.com.

** Outside the Long Island, Westchester and New York metro areas.

Stop by, visit us online at www.teachersfcu.org or call (631) 698-7000 or 1-800-341-4333** to learn more about how you can fully realize the value of your credit union membership!



Refinance Your Auto and Save Big!

Do you have a high interest rate auto loan with another financial institution that makes you cringe each month? Well, cringe no longer! TFCU would like the opportunity to refinance your current auto loan into a lower rate.

Passing along the Savings to You

As a credit union, we work for you – our member/owners – and not for shareholders. Our goal is to pass along savings to our members in the form of better rates on loans and higher returns on your deposits. A refinanced lower-rate auto loan is one way we can help you save money. Check out these advantages:

- > **Competitive rates.** Our auto loan rates are among the most competitive around. Try our auto loan calculator at www.teachersfcu.org to see how much you may be able to save by refinancing your loan with us.
- > **Flexible terms.** A variety of term lengths are available so you can choose the term with a monthly payment amount that best fits your budget and circumstances.
- > **Insurance protection.** We can also help you safeguard the investment in your vehicle. Ask about our guaranteed auto protection (GAP) coverage, credit life and disability protection and mechanical breakdown insurance.

Other Financing Opportunities

In addition to refinancing your current auto loan, if you're looking for flexible, affordable financing on new and used RVs, boats, campers and motorcycles, we're here to help! We can also help recent high school and college graduates purchase a vehicle without a co-signer. Visit us online at www.teachersfcu.org, call (631) 698-7000 or 1-800-341-4333* or stop in at one of our locations today to learn more!

* Outside the Long Island, Westchester and New York metro areas.

Visit GrooveCar's Newly Designed Web Site

Featuring:

- **GrooveCar Goes Green.** Learn about hybrid cars.
- **Young Drivers Guide.** Tips and advice for new drivers.
- **GrooveTube Video.** Watch a video of your dream car.
- **Build Your Car.** Build your car from scratch and get a price quote on it.
- **Pre-Owned Dealer Inventory.** View interior and exterior photos.
- **Members Club Card.** Receive special discounts and services.
- **Sell Your Car.** Classified section for selling autos.
- **4 Steps to Saving.** Step-by-step guide to getting the best deal on your next automobile.

Call **1-866-GROOVE4** or visit
www.groovecar.com.

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- No security deposit or down payment required.*
- Gap insurance included on all leases.
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- Flexible options at lease maturity.

* Subject to credit approval.

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www.groovecar.com.

GrooveCar
THE CREDIT UNION AUTO BUYING SYSTEM



Financial Records

What to Keep? What to Toss?

Everybody has a paper trail – everything from utility bills and financial statements to tax records and receipts. With so many records it may be difficult to determine which you should keep (and for how long).

Filing and organizing records is critical to maintaining healthy finances. Not only will tax time be easier, but your spouse and other family members will be able to locate important information should the unexpected happen to you.

Following these guidelines may help you organize your records.

- > **Credit union documents:** Destroy checks that have no permanent importance, but keep checks related to your taxes, business expenses, and housing and mortgage payments.
- > **Utility bills:** Throw out (unless you need them for tax purposes).
- > **Tax records:** Most experts recommend destroying these after six years.
- > **Insurance records:** Keep for the life of your policy.

- > **Life documents** (birth certificate, marriage certificate, diplomas, divorce decrees and military records): Store in a safe deposit box indefinitely.
- > **Homeowner records** (deed and title to your house): Do not throw away.
- > **Life- and estate-planning documents:** Keep the most current copy.
- > **Receipts for major purchases**, such as furniture and electronics: Keep as long as you own the item.

Stay Organized

It's also important to keep a list detailing where your records are and how to access them. Store this in a safe place or with a trusted family member or friend (be sure to keep a copy). List each type of account, the identification number and contact information of the appropriate agent.

We Can Help Keep Your Records Secure

Safe deposit boxes at TFCU are a secure way to keep original copies of your most important documents. We offer a variety of sizes to fit your unique needs. Call for details.

Organizing records – and shredding old ones – is critical to maintaining healthy finances.



Lower Those Bills

Energy Efficiency Is a YEAR-ROUND JOB



After a long winter, you are ready to open the windows and enjoy the warm spring breeze. But as the sun gets warmer, you know the home cooling season is about to begin. With rising energy costs, it's important to act now to ensure your home is energy-efficient year-round.

- > Avoid cranking your thermostat extra low when the mercury rises outside. Your home will not cool down any faster and it could result in wasted energy – making your bill that much higher.
- > Remember the shade. Plant trees or bushes near air conditioning units to thwart the sun, but be sure they don't block airflow. A unit operating in the shade may use up to 10% less energy than the same one operating in the sun.*
- > Insulate and seal leaky windows. It may help your energy performance in the summer by keeping the cool air inside.
- > Control the temperature with a programmable thermostat. Check your local hardware store for what's best for your home.
- > Make use of ceiling and other fans to keep the air flowing.
- > Don't place TVs or lamps near your thermostat as they tend to produce heat, causing your thermostat to rise even though your home is cool.

Do It Yourself

Seek professional advice for keeping your home energy-efficient year round. Many Web sites offer tips and advice tailored to your ZIP code and type of home. The U.S. Department of Energy's "Home Energy Saver" Web site,



Don't let summer cooling bills sink your finances. Use these tips to keep your home energy-efficient and your finances afloat.

hes.lbl.gov, helps you compare your overall energy costs to those of the average house in your area and those of an energy-efficient house. Energyguide.com answers questions and defines technical energy terms.**

When It's More than a Draff

If you determine that improving your home's energy efficiency will require remodeling part of your home, stop in to TFCU to discuss options regarding a home equity loan or line of credit. We'll be your first step in turning your house into an energy-friendly home.

* Source: The Home Energy Saver, <http://hes.lbl.gov/hes>.

** Web sites provided for information only. No endorsement is implied.

Are You Concerned about Your Retirement?

Turn to Us to Prepare for the Future



Considering a retirement package or wondering how you would handle an involuntary layoff? Would you like to confidently make wise decisions about your retirement? Want to know how to “bridge the gap” to your full retirement age?

The Financial Advisors at TFCU Trust & Financial Services Are Here to Help

The past few years have created a lot of uncertainty in members’ lives. One of the key decisions you might face is a potential change with your employer, namely voluntary or involuntary retirement programs and packages.

As professionals in the TFCU Trust & Financial Services program, we have helped many members make the most out of a bad situation. If you would like to have a professional evaluate your situation, please contact us.

Ultimately, it’s about having the peace of mind you need in this economy. Starting with a no-cost consultation, we use a needs-based approach to understand your definition of

retirement, create a plan to help determine your retirement income and help you gain control of your financial future.

Take the next step. If you are concerned about your future, the current economic environment or your employment situation, contact Chris Hibbard at **(631) 698-7000, ext. 6020**, or Terry D’Amico at **(631) 698-7035**. We can review your retirement situation and provide a written game plan so you can confidently navigate toward your retirement. Thanks for the trust and confidence you’ve placed in TFCU Trust & Financial Services over the years – we look forward to serving your long-term financial security!

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Chris Hibbard, ChFC, CFS
Senior Financial Advisor
Trust Liaison Officer
5439 Sunrise Highway
Holbrook, NY 11741
(631) 698-7000, ext. 6020



Terry D'Amico, CRPC
Financial Advisor
2410 North Ocean Ave.
Farmingville, NY 11738
(631) 698-7035

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- > Amityville – Katherine Piccinnini
- > East Northport – Ron Rebaldo
- > Nesconset – Micki Cahill
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East Meadow -
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Elmont - 1633 Dutch Broadway
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Farmingdale - 1033 Route 109
(Bethpage FCU)

Farmingdale - 521 Conklin Street
(Sperry Associates FCU)

Freeport - 210 West Merrick Rd.
(Bethpage FCU)

Garden City - 1325 Franklin Ave.
Plaza, Suite 101
(Nassau Financial FCU)

Garden City - 2400 Jericho
Turnpike (Sperry Associates FCU)

Glen Cove - 111 School Street
(Bethpage FCU)

Hempstead - 170 Fulton Ave.
(Bethpage FCU)

Hicksville - 85 E. Old Country Rd.
(Island FCU)

Levittown - 3284 Hempstead
Turnpike (In the King Kullen
Supermarket) (Bethpage FCU)

Lynbrook - 613 Sunrise Highway
(Bethpage FCU)

Massapequa - 5455 Merrick Rd.
(Nassau Educators FCU)

Massapequa - 5257 Sunrise Highway
(Bethpage FCU)

Mineola - 259 First St.
2nd Floor, Room 136
(Winthrop-University
Hospital EFCU)

Mineola - 131 Jericho Turnpike
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Oceanside - 2995 Long Beach Rd.
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45 Atlantic Ave. (Oceanside
Christopher FCU)

Plainview - 525 Old Country Rd.
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Rockville Centre - 556 Merrick Rd.
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Seaford - 3612 Merrick Rd.
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Syosset - 575 Underhill Blvd.
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Commack - 6150 Jericho Turnpike
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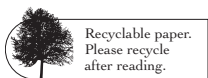
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