We Are St. John’s Athletics’ Credit Union!

TFCU is proud to partner with St. John’s University as the official credit union for St. John’s Athletics, a founding member of the BIG EAST™ with an athletic history that dates back to 1907.

St. John’s University is a prestigious and well-known educational institution in the New York metropolitan area with various first-class athletic facilities. Their basketball team also plays at the famous Carnesecca Arena and Madison Square Garden. Not only are The Red Storm Division I, NCAA sports teams, the university also plays a vital role in the New York community. TFCU is privileged to be able to partner with them.

Keep an eye out on our website, social media and branch locations for more of this amazing partnership. We are very excited to be on the team!

Hey, it’s NYC – if you can make it there, you can make it anywhere!

2020 College Scholarship Program

In conjunction with the New York Credit Union Association, TFCU is offering college-bound high school seniors the opportunity to compete for statewide college scholarships! Deadline to submit applications is January 10, 2020.

Visit www.teachersfcu.org/Scholarship for more info!

Youth Savings Accounts

3.00% APY

On the first $1,000. Up to age 18. Only a $1 balance required to open account. New accounts only.

*Annual Percentage Yield (APY) effective 8/1/19 and is subject to change without notice. 3.00% APY is earned on balances up to $1,000 on Youth Savings Accounts. Maximum of $500 can be earned per year. Deposit a minimum of $10 into a Youth Savings Account for the year. See website for offers. Rates may change at any time. APY is variable and subject to change at the sole discretion of the credit union. Minimum balance required to open account. Membership conditions may apply. APY assumes interest is maintained in account. Savings accounts must remain open 12 months for interest to be earned. Subject to membership by.
Mobile Wallets: A Conveniently Secure Way to Shop

Use Apple Pay®, Google Pay® and Samsung Pay® with your TFCU Visa card!

It’s hard digging for your wallet in gloves and mittens; your phone is just a tap away!

Each transaction that occurs uses a unique one-time code, token or card number to prevent your account information from being compromised during payment.

Revel in the convenience of mobile wallets & make some extra holiday cash!* 

Visit www.teachersfcu.org/MobileWallet for more Information!

* For new and existing mobile wallet users.

Two Great Loans to Help with Seasonal Expenses

**Holiday Loans**

’Tis the season of baking, wrapping, shopping and being with loved ones! To help make the holiday season even more joyful, apply for our low rate TFCU Holiday Loan!

- Low 5.00% APR*
- Minimum loan amount: $250
- Borrow up to $3000!
- Up to 24 month terms
- Offered through December 31, 2019

**Energy Loan**

TFCU is offering Energy Assistance Loans to see you through the home heating season.

- 5.00% APR*
- Minimum loan: $250
- Maximum loan: $3,000
- Repayment Terms:
  - Up to 12 months for $1,500
  - Up to 18 months for $3,000
- Purpose - Oil, electric or natural gas
- Offered through March 31, 2020

For more information on either of these products, call 631-698-7000, Ext 6790.

Make Your Dream Home a Reality

The holiday season is all about what makes a home, a home.

TFCU’s Mortgage rates and products are here to fill your house with joy.

Interest-Only HOME EQUITY LINE OF CREDIT

ADJUSTABLE RATE

2.99% APR*

NO CLOSING COSTS!

First Lien Position MINI-HOME EQUITY LOAN

FIXED RATE 60-120 Month Term

4.25% APR**

NO CLOSING COSTS!

For more information on either of these products, please contact a representative in our Call Center at 631-698-7000, extension 2739.

30-YEAR FIXED RATE MORTGAGES

RATES AS LOW AS

3.50% RATE

3.52% APR*

NO POINTS! PURCHASE OR REFII

*APR Annual Percentage Rate. Rates and terms are subject to change without notice. NR = Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice. APR Annual Percentage Rate. Rates and terms are subject to change without notice._
The 2nd Annual “Scouting For Food” Drive
In Memory of Andrew McMorris of Boy Scout Troop 161

TFCU, Island Harvest and the Suffolk County Council of the Boy Scouts of America are working together to host a food and toy drive from December 1 – December 18.

Branches in both Suffolk and Nassau counties will be collecting non-perishable food items, toys and monetary donations that will be given to Island Harvest to distribute to local families in need this Holiday Season.

Thank you for your support!

Shhhh! Santa’s Secret Flash Sales
Benefits Plus® Makes the Holidays Fun!

Not only does Benefits Plus® help you plan dream vacations, it also helps with holiday shopping! Check out their Santa’s Secret Flash Sales on the below dates for some festive surprises:

Visit www.benefits-plus.org/ for more ways to save this season!

Special Delivery: E-Statements!
Take a look at a few benefits of electronic statements:

- Get your statements on the first of the month
- They are securely stored in your Online Banking
- Have two years of statements stored for easy access
- It’s environmentally friendly and reduces clutter around the house!
- Organizing your finances is hard enough, having years’ worth of statements at your fingertips helps a lot!

Sign-in to your online banking or visit a branch to make the switch!

Money Market Accounts & Certificate Accounts can be opened in your Online Banking
Work With Someone You Know

A Message from the TFCU Trust & Financial Services Program

- 401(k)/Pension Rollover
- Retirement Planning
- Education Funding
- Mutual Funds
- Life Insurance
- Wealth Management

The TFCU Trust & Financial Services Program located at your credit union has one objective: to help you reach your financial goals. We’re here to help you make sound financial decisions consistent with your risk tolerance, investment time-lines and goals.

The program works in cooperation with your credit union and complements the products and services the credit union makes available to you. Together we can provide a total package to help you realize your full financial potential.

When it comes to insurance and investments, we understand the importance of a professional partner. Contact a representative serving the members of Teachers Federal Credit Union for a no-cost, no-obligation appointment.

TFCU Trust & Financial Services Advisors are registered representatives of CUNA Brokerage Services, Inc. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. [CBS], member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBS is under contract with Teachers Federal Credit Union to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty States of the United States of America. B2MM-0205-814

ENJOY SAVINGS THIS HOLIDAY SEASON!
Browse the region’s largest inventory of new and pre-owned vehicles and get pre-approved today!

TFCU.GrooveCar.com
(866) 476-6834

TFCU
The Credit Union For You

TFCU HEADQUARTERS
Located at: 102 Motor Pkwy, Hauppauge, NY
Mail: P.O. Box 9005, Smithtown, NY 11787
TeachersFCU.org
631-698-7000 • 1-800-341-4333*

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

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. Terms and conditions apply. Please speak to a representative for details.

Holiday Closings
December 24 - Closing at 1pm
December 25 - Closed
December 31 - Closing at 3pm
January 1 - Closed

Happy Holidays from TFCU!

Branch Locations

Amityville - 355 Broadway (Rte. 110)
Bay Shore - 3rd Ave. and Sunrise Hwy
Briarwood (Queens) - 191-30 Queens Blvd
Brookhaven National Lab* - 400 Brookhaven Ave
Center Moriches - 248 Montauk Hwy.
Cutchogue - 1-8 Wheeler Road
Commack - 10 Vanderbilt Pkwy
East Meadow - 2557 Hempstead Tpke
East Northport - 556 Mattituck Rd.
Farmingville - 240 N. Ocean Ave
Hauppauge - 132 Motor Pkwy.
Holbrook - 5439 Sunrise Hwy.
Huntington - 211 East Main Street
Kings Park - 722 Route 25A
Manorville - 460 County Road III
Mastic - 1638 Merrick Rd.
Nesconset - 127 Smithtown Blvd.
North Babylon - 134 Deer Path Ave.
North Massapequa - 4250 Jerusalem Ave
Oladale - 951 Montauk Hwy.
Patchogue - 31 W. Main Street, Suite 23
Port Jefferson Station - 5145 Nesconset Hw.
Riverhead - 176 Old Country Rd. (Rte. 58)
Riverside (Manhattan) - 180 Riverside Blvd. at 59th St.
Rocky Point - 846 Route 25A
Selden - 30 Independence Plaza (Rte. 25)
Shirley - 432 William Floyd Parkway
Stabroek - 1 West Main Street
South Setauket - 260 A Pond Path
Wading River - 6257 Route 25A
Woodside (Queens) - 50-24 Queens Blvd

Convenient Loan Call Center -tours
24/7 Loan Information & Applications
631-698-7000, Ext. 6790.

TFCU’s Routing Number: 221475786

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TFCU’s Routing Number: 221475786