FUND YOUR DREAMS

Did you know that Teachers offers a variety of Home Equity Products? You own the equity in your home and as you pay down your mortgage, the value of your home can be used in many ways:

- Home improvements
- Home repairs
- College tuition
- Bills
- And more...

You name it, the possibilities are endless!

A Home Equity Line of Credit 2.99% APR* allows you to borrow what you need when you need it. Just think of how much you can do!

A Home Equity Loan such as the Fixed Rate First Lien Position (60-120 months) 4.25% APR** allows you to determine a set amount to spend to keep your budget on track and your monthly payment steady.

*APR: Annual Percentage Rate. Rates and terms accurate as of 05/19/2020. All rates and terms are subject to change without notice. Term: 180 Months. Daily Periodic Rate is 0.0075%. Rate applicable for terms up to 120 months. Higher terms are available. Ask for details. HELOC max $500,000 (up to 80% of home value, rate shown for 80% max. LTV). Lines up to $100,000 require $10,000 min. advance & must maintain a balance of $5,000 for 36 months to avoid repayment of closing costs. Lines $100,001 - $250,000: $60,000 advance & maintain a balance of $50,000 for 36 mos. to avoid repayment of closing costs. Lines $250,001- $500,000: $150,000 advance & maintain a balance of $100,000 for 36 mos. to avoid repayment of closing costs. Variable rate equal to the Wall Street Journal Prime Rate (3.25% as of 5/12/2020) as published 30 days prior to interest rate adjustment date, applied at loan origination. After 12 month period, a 1% maximum rate adjustment is allowed per quarter. Rate will not exceed 18% over the life of the loan. Appraisal will be required. Primary residence - New York only. Ask for details. Membership conditions may apply.

**APR: Annual Percentage Rate. All rates and terms are subject to change without notice. Rates/terms accurate as of 05/19/2020. Rates will be based on credit history. Rate shown is the lowest available. Applicants not approved at these rates or terms may be offered credit at a higher rate or term. Lien must be in first position on the subject property. Appraisal will be required. Primary residence - New York only. Ask for details. Membership conditions may apply.
FREE UP YOUR TIME FOR FUN

Online banking is Free, Fast, User Friendly, & On the Go

Sign up at teachersfcu.org or contact our call center at 631-698-7000 ext. 6780 for help with registration.

• Check your balances and view your accounts any time
• Transfer money between accounts
• View your transaction records
• Access our bill payer service

• Open a certificate or money market account
• Check deposits through mobile banking
• Look at your statements
• Make payments on loans

CELEBRATE NATIONAL SOCIAL MEDIA DAY JUNE 30TH

Follow us on...

@teachersfcu  @TFCU  @teachersfcu
Teachers takes pride in serving our community by continuing to support local small businesses financially affected by COVID-19 and healthcare professionals on the frontlines. In honor of National Nurse’s Day on Wednesday, May 6th, Teachers purchased lunch for staff at the Northport VA in Unit 33. Lunch was provided by Fattusco’s in Northport, a business member of Teachers.

WE ARE COMMUNITY STRONG

YOUR FUTURE IS BRIGHT WITH TEACHERS

Here are some helpful tips to get your finances ready for summer. Visit teachersfcu.org for more information, it's a breeze!

- Earn a higher rate of return on your investments with our Certificates and IRAs with terms from 90 days to 60 months.
- Save money by using Direct Deposit. Transfer a portion of your paycheck each month to a Money Market Savings account.
- Stick to a budget using Card Valet by downloading it in the app store on your smartphone. This app allows you to control your spending by setting limits so you can save your extra money for your future.
- Save for your child’s future. We offer Youth Savings Accounts for kids up to age 18.
All Teachers locations will be closed Saturday, July 4th, in observance of Independence Day.

Branch Locations

Amityville - 355 Broadway (Rte. 110)
Bay Shore - 3rd Ave. and Sunrise Hwy.
Briarwood (Queens) - 139-30 Queens Blvd.
Brookhaven National Lab* - 400 Brookhaven Ave.
Center Moriches - 248 Montauk Hwy.
Central Islip - 118 Wheeler Road
Commack - 10 Vanderbilt Pkwy.
East Northport - 2557 Hempstead Tpke.
East Northport - 556 Larkfield Road
Farmingville - 2410 N. Ocean Ave.
Hauppauge - 102 Motor Pkwy.
Holbrook - 5439 Sunrise Hwy.
Huntington - 211 East Main Street
Kings Park - 742 Route 25A
Manorville - 460 County Road I11
Merrick - 1638 Merrick Road
Nesconset - 127 Smithtown Blvd.
North Babylon - 1134 Deer Park Ave.
North Babylon - 4250 Jerusalem Ave.
Oakdale - 951 Montauk Hwy.
Patchogue - 31 W. Main Street, Suite 23
Port Jefferson Station - 5145 Nesconset Hwy.
Riverhead - 176 Old Country Rd. (Rte. 58)
Riverhead (Manhattan) - 180 Riverside Blvd. at W69th St.
Rocky Point - 561 Route 25A
Selden - 301 Independence Plaza, (Rte. 25)
Shirley - 437 William Floyd Pkwy.
Smithtown - 1 West Main Street
South Setauket - 260-A Pond Path
Wading River - 6257 Route 25A
Woodside (Queens) - 50-24 Queens Blvd.

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

TFCU’s Routing Number: 221475786

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