



AUGUST 2020

THE HOME BUYER JOURNEY

Ready to buy a home, but not sure where to start? Teachers and our team of mortgage experts will be right by your side to provide you with all the information you need for the process – from the property search to move-in day.



- 1 Decide to buy a home
- 2 Go to teachersfcu.org/mortgages to start your loan, get a pre-approval or schedule an appointment with one of our Mortgage Loan Officers
- 3 Develop your criteria and budget
- 4 Contact your real estate agent
- 5 Find your dream home
- 6 Select the loan that's right for you and your needs



- 7 Make an offer and negotiate
- 8 Get the home inspected
- 9 Contact your real estate attorney and sign the contract
- 10 Get your home appraised
- 11 Close your loan with Teachers and move in



Congratulations!

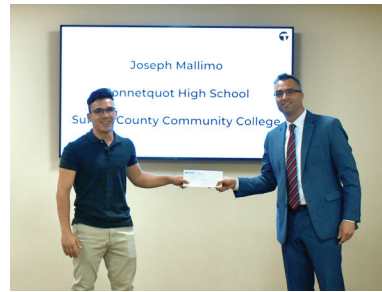
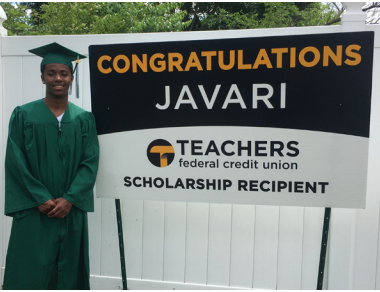
Wherever you are on your home buying journey, Teachers is here for you. Visit teachersfcu.org/mortgages for more home buying resources!

LEARNING NEVER STOPS

Investing in the future is SMART for all. This year, Teachers has doubled our total scholarship awards for members to \$50,000. Congratulations to all recipients!

“ Our pledge is to be a strong community partner that serves our members and ensures that everyone and anyone has a **chance to reach their goals and dreams.** ”

- Brad C. Calhoun, President/CEO



Robert G. Allen Scholarship Winners of \$5000 each

Danelle Rose Miller Place High School	Joseph Mallimo Connetquot High School
Emily Andrie Longwood High School	Julia Soscia Longwood High School
Thomas Aloï Comsewogue High School	

Teachers Federal Credit Union Scholarship Winners of \$2500 each

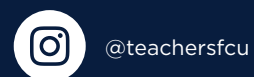
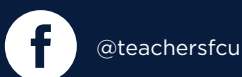
Alexa Boucher Shoreham-Wading River High School	Joshua Cai Mount Sinai High School
Alexa Cohen Miller Place High School	Joshua Zimmermann Ward Melville High School
Angelo Franzese Newfield High School	Kyra Weber Smithtown West High School
Annie Doall Rocky Point High School	Rebecca Morales Farmingdale High School
Javari Thorpe Brentwood High School	Srikar Ananthoju Comsewogue High School

The New York Credit Union Association awarded credit union members, chosen based on their academic performance and more. Five of those winners are Teachers members and we couldn't be more proud!

Alexa Vargas Sayville High School	Christina Yakaboski Riverhead High School
Amber McComb Smithtown High School East	Natalie Walsh Centereach High School
Samantha Barbera Brentwood High School	

FOLLOW US ON SOCIAL MEDIA!

We are here to guide a smarter path for everyone, from all walks of life. #SmartforAll



CONGRATULATIONS CLASS OF 2020

It's been a long journey, and now, you've arrived. The world awaits you, and Teachers has you covered for whatever comes next.

Here's some advice as you begin this next chapter:

- **Open a checking account and get a debit card**
You'll be able to buy books and other supplies online; it's also key for late night pizza orders during midterms.
- **Download our mobile app**
Manage your accounts from your phone, anytime, anywhere. You can transfer funds, locate a branch or ATM, and deposit checks.
- **CardValet® protects your debit and credit card**
The CardValet® app provides fraud protection, spending control, and helps you stay informed of all your balances and transactions.
- **Consider a Student Visa Credit Card**
Start building your credit early and learn how to budget and maintain a balance. A credit card is also good to have in case of emergency, offering you peace of mind.
- **Sit down with one of our experts**
Our team is just as excited for your journey as you are, and we're here to answer any financial questions you may have. Make a list and visit a local branch!

THE KEY TO *FINANCIAL STABILITY!*

Financial freedom is at your fingertips! Make the smart choice and open a Teachers Platinum Visa Card with a promotional fixed rate of 1.99% APR for 15 billing cycles following the initial transaction!* You'll gain access to a rewards program that offers points that can be redeemed for a wide range of merchandise, including travel.

The saving doesn't stop when this promotion does - our credit card rates are far below the national average and will help you save for now and later.

NEW PLATINUM CREDIT CARD

New Platinum Credit Card accounts opened on or after June 17, 2020 will receive:



- 1.99% APR on purchases for 15 billing cycles from the initial transaction*
- 1.99% APR on balance transfers for 15 billing cycles from the initial transaction*
- No balance transfer fee

BALANCE TRANSFER

Eligible balance transfers to a Platinum Credit Card will receive:



- 1.99% APR on balance transfers for 15 billing cycles from the initial transaction*
- No balance transfer fee

CHECKING ACCOUNT BONUS**

Visit one of our conveniently located branches to earn an additional **10,000 bonus points** when you set up qualifying monthly direct deposit to a Teachers Checking Account!

BALANCE TRANSFER BONUS POINTS**

New Platinum Credit Card accounts opened on or after June 17, 2020 will receive:

<i>Transferred Amount</i>	<i>Bonus Points</i>
\$1,000 - \$5,000	5,000
\$5,001 - \$10,000	10,000
\$10,001+	20,000

Visit teachersfcu.org/platinum to get started!

*APR = Annual Percentage Rate. Promotional rate will end after 15 billing cycles. APR will revert to standard rate as determined by market value and creditworthiness. When the promotional period ends, any new or outstanding purchases and balance transfers will revert to the disclosed APR. Offer valid from 6/17/2020 to 9/6/2020. Rules/Eligibility: Only non-Teachers Federal Credit Union balances can be transferred to the Platinum Card. **To receive bonus points, new and existing Platinum cardholders must submit the balance transfer request prior to the promotional end date. In order to receive an additional 10,000 bonus points, new checking accounts must be opened within 30 days of new credit card account purchase and maintain a monthly \$1,000 direct deposit. Existing checking accounts must establish a minimum \$1,000 monthly direct deposit in order to receive an additional 10,000 bonus points. Points awarded within 90 days of a qualifying transaction. Points do not expire. Minimum balance transfer amount is \$1,000. Maximum balance transfer points awarded per individual card account is 20,000. Restrictions: This promotion does not include Cash Rewards Visa, Low Rate Visa, Student Visa, Share Secured Visa or Visa Business card. Points may not accumulate for cash advances or on closed or delinquent cards. Excludes statement checks, convenience checks and cash advances. Platinum account must be opened and remain in good standing with no delinquent payments in order to be awarded points. Initial transaction must be made prior to the announced promotional end date. Balance Transfers can be submitted over the phone at 855-462-5880 or through online banking. All credit card terms and conditions remain the same.



DRIVE INTO SAVINGS

Refinance your new or used auto loan with us to drive home the savings!

We make the borrowing process easy with pre-approvals, online applications and competitive interest rates.



OUR EXPERTISE IS YOUR ADVANTAGE

An unsecured personal loan is a smart choice for any project or financial need you have in mind!

Use this loan for debt consolidation, major purchases, unexpected expenses, home improvements, and more.

Visit teachersfcu.org or call 631-698-7000 ext. 6790 to learn more about these products and services!



PAY YOUR BILLS ONLINE

Our online bill payer service allows you to pay all of your bills online from one secure log in. You can even schedule recurring payments to be made automatically, which will save you time and worry.

Sign into your online banking to get started!



Smart For All

TEACHERS 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



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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 Meadow - 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 111
Merrick - 1638 Merrick Road

Nesconset - 127 Smithtown Blvd.
North Babylon - 1134 Deer Park Ave.
North Massapequa - 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)
Riverside (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.

* Facility employees only

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

Teachers Routing Number: 221475786