

A MESSAGE FROM OUR PRESIDENT AND CEO, *BRAD C. CALHOUN*

As we enter the final weeks of 2020, it's important to reflect on where we have been, and what we have accomplished. As a nation, we have dealt with challenges like never before, but continue to press on. We have made sacrifices, rallied around our essential workers, and put the needs of our communities above our own as individuals.

It goes without saying that our holiday celebrations will look a little different this year. Our gatherings will be smaller; we'll travel a little less. We'll shop, gift, and celebrate virtually. With so many changes happening every day, we recognize that financial wellbeing is more important than ever, and want to assure you that our passion for serving our members has not wavered.

From all of us at Teachers Federal Credit Union, we want to thank you for your business in such a challenging year. For adapting with us, so we can

continue taking the best possible care of your finances. We recognize that this past year has brought forth unforeseen challenges for many, both personally and financially, and we are grateful for your continued trust and loyalty. As one of the nation's largest credit unions with more than \$8.3 billion in total assets, we stand ready to support and serve you. We remain committed to helping you reach your financial dreams in 2021 and beyond.

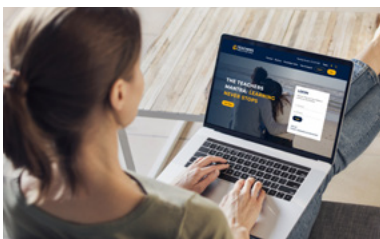
From my family to yours, and on behalf of all of us at Teachers, I hope you have a healthy and prosperous New Year.



Brad C. Calhoun
President/CEO

ENHANCING OUR *DIGITAL EXPERIENCE*

We're excited to announce that we have upgraded our teachersfcu.org website with the best services and solutions to assist you on your financial journey.



New site features include:

- A faster online account opening process
- Enhanced Help Center resources and FAQs
- An intuitive search engine
- Financial education articles, and more

NEW BRANCH. NEW EXPERIENCE.

Hello Stony Brook! Our 32nd branch is open and ready to provide you with personalized, smart banking solutions! Located at **1113 North Country Road in Stony Brook, NY**, our newest branch features unique interaction spaces and state-of-the-art technology that allows our financial experts to put financial wellness education at the forefront of every transaction.

Have you visited us in Stony Brook? Our team is ready to bring a high level of knowledge and expertise for all of your financial needs. Stop by and say hello!



In honor of being new to the Stony Brook neighborhood, and sharing a vision of enriching local communities, Teachers donated \$1,000 to the Ward Melville Heritage Organization (WMHO). We're proud to help support local organizations that foster the Long Island community.



LET'S HEAR IT FROM OUR MEMBERS



This holiday season, spread some cheer and share why you became a Teachers member. We would love to hear how being part of the credit union movement has helped you on your financial journey. Email us at SmartStories@teachersfcu.org.

Here's what some of your fellow members had to say:

Great customer service and interest rates. Website is easy to navigate and the App works great.

*Tabitha G.
Hampton Bays*

Excellent service, very supportive of clients. Other banks seem to have a myriad of rules and restrictions in place to protect themselves. Teachers seems more focused on the needs of its members.

*-Abi B.
Florida*

Felt like the reps at the branch genuinely cared about my needs...

*-Curt R.
Water Mill*





BUILDING UP OUR COMMUNITIES

As a credit union, Teachers lives by the philosophy of People Helping People.

We live out that mentality whether we're helping members out with their financial needs, or giving back to our local communities. As a proud partner of Habitat for Humanity, last month our team worked together on a build of a home for a family in need in Central Islip, NY.



LEARNING NEVER STOPS: SCHOLARSHIP OPPORTUNITY

Teachers is proud to offer college-bound high school seniors the opportunity to apply for scholarships to help further their academic journey. Interested applicants should visit teachersfcu.org to learn more about our various scholarship offerings.



Proud recipients of the 2020 Teachers Federal Credit Union Scholarship

'TIS THE SEASON TO SAVE

It's time for snowmen, shopping, and being with loved ones! To help make the season even more joyful, apply for our Holiday Loan at the low rate of 5.00%* APR. With up to 24 months to repay, qualified applicants can borrow between \$250 and \$5000, which makes preparing for the holiday season easier than ever.

For more information, call (631) 698-7000, ext. 6790 or visit www.teachersfcu.org/holiday.

* APR: Annual Percentage Rate. All rates and terms are subject to change without notice. Available October 1, 2020 through December 31, 2020. Minimum loan: \$250, Maximum loan: \$5,000, for up to 24 months.

FOLLOW US ON SOCIAL MEDIA

Teachers is here to provide a smarter financial path for everyone, from all walks of life. Follow us on social media for up-to-date news, financial education, giveaways, and more!



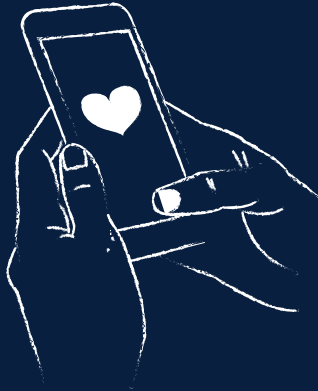
@teachersfcu



@teachersfcu



@TFCU



BANK ON THE GO WITH OUR MOBILE APP

Have you downloaded our mobile app? Whether you're holiday shopping in stores or online, mobile banking is the best way to make deposits, transfers and check your account balances anywhere, anytime.

1. Search your phone's app store for Teachers FCU
2. Download and open the app
3. Sign in with your online banking account, or sign up by creating a username and password

Now you're ready to enjoy all Teachers mobile banking has to offer!

All Teachers branch locations will close at 1pm on Thursday, December 24 and will be closed on Friday, December 25 in observance of Christmas.

Branch locations will also close at 3pm on Thursday, December 31 and will be closed on Friday, January 1 in observance of New Year's Day.



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



facebook.com/teachersfcu



instagram.com/teachersfcu



twitter.com/tfcu

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.

Branch Locations

Amityville - 355 Broadway (Rte. 110)
Bay Shore - 3rd Ave. and Sunrise Hwy.
Briarwood - 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.

Board of Directors

Timothy M. Southerton, Chairman
April S. Neitlich, Vice Chairman
Juan C. Nuñez, Treasurer
Shalei Simms, Secretary
George L. Dornhoefer
Raymond P. Grossman
Ronald A. Mincio
Robert J. Ney
Mario P. Shortino
F. Jane Harris, Director Emerita
Franklin D. Spencer, Director Emeritus

Supervisory Committee

James F. Nohe, Chairman
Mark O. Israel, Secretary
Alan R. Fertmann
Eric J. Iberger
April S. Neitlich

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 - 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
Stony Brook - 1113 North Country Rd.
Now Open!

Wading River - 6257 Route 25A
Woodside - 50-24 Queens Blvd.

[†] Facility employees only

Executive Management

Brad C. Calhoun, President/CEO
Denise McGlone, Chief Financial Officer
Suresh Renganathan, Chief Technology Officer
Inna Sprague, Chief Experience Officer
Francis Collins, SVP, Credit
Mark G. Eberharth, SVP, Operations
Matthew Reidy, SVP, Business Intelligence & Planning
Irene Sierra, SVP, Human Resources & Organizational Development

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

Teachers Routing Number: 221475786