

THE SMART START FOR THE FUTURE

It's never too early to start your financial journey! A Youth Savings account is the smart way for your child to learn about money management. With a highly competitive interest rate on the first \$1,000 deposited, our Youth Savings account gives your children a head start to financial success.

A Youth Savings Account will help your child:

- Learn the value of saving money
- Develop good financial habits
- Stay focused on achieving goals



THE KEY TO STUDENT SUCCESS

With a competitive rate that is well below the national average, the Teachers Student Visa Credit Card makes it easier than ever for our members to spend wisely and establish credit.

The benefits of having a Teachers Student Visa Credit Card:

- Build credit history with no annual fee
- Learn good credit habits while also studying for midterms
- Experience peace of mind in case of a financial emergency





NEW WEBSITE COMING SOON

teachersfcu.org is getting an upgrade. Keep an eye out for more updates to the website!

Here are some things to look forward to:

- An enhanced digital banking experience
- A redesigned digital account opening process
- Financial wellness education and resources



OPENING SOON IN STONY BROOK!

We are excited to share that our 32nd branch location will be opening this fall!

With a team of dedicated financial service representatives ready to help you achieve your goals, we are here to provide you with enhanced banking and smart solutions for your financial journey.

SIMPLIFY YOUR *BANKING*

Unlimited access to your accounts is at your fingertips using online and mobile banking!

1

Open the app store on your smartphone and search "Teachers Federal Credit Union"

5

Tap "Complete sign up"

2

Download and open the app

6

Tap "Confirm contact information"

3

Click "Sign up" on the bottom of the screen

7

Select "Text me," or "Call me," to receive a confirmation message

4

Fill out your information, decide if you want to enroll in Bill Pay, and accept the Terms and Conditions

8

Verify your information and start using the app!

FOLLOW US ON SOCIAL MEDIA!

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

#SmartForAll



@teachersfcu



@teachersfcu



@TFCU

HOW WE *PROTECT* YOU

Teachers makes every effort to ensure that your financial information is safe and secure. We will never contact you directly to request full account numbers, passwords, debit or credit card numbers, personal identification numbers (PIN) or social security numbers.

If you feel you have received a fraudulent call or are concerned about potential fraud on your account, please contact our Call Center immediately at 1-800-341-4333.

How you can protect yourself:

- Shield your PIN as you enter it at ATMs
- Review your transaction activity regularly through our online banking or mobile app
- Download our Card Valet® app which allows you to safeguard your credit and debit cards by turning them “off” if they’re misplaced or stolen and back “on” when you’re ready to use them



SAVE FOR YOUR *FUTURE*

It is never too early to start planning for the future. Traditional and Roth Individual Retirement Accounts (IRAs) are a smart way to save, and we offer a variety of account types to help you on your financial journey.*

IRA Terms to know:

Contribution

This is the money you deposit into a Traditional, Roth, or other type of IRA in order to save for your retirement.

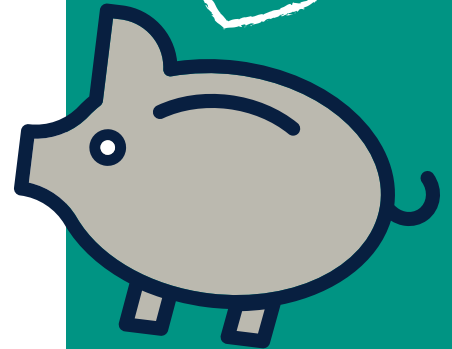
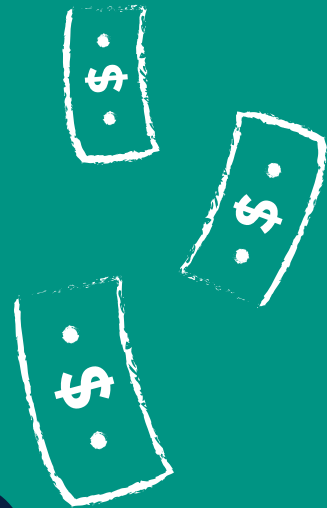
Rollover

A rollover is when you move your retirement funds from one plan to another.

Here’s something to keep in mind: if you contribute to your retirement through your job, keep an eye on how your funds are performing. Also, if you switch jobs, you may want to roll your investments over to your new employer’s plan!

Required Minimum Distribution

A Required Minimum Distribution (RMD) is the minimum dollar amount that a Traditional IRA owner must withdraw annually, starting with the year that they reach the age of 72.



*Consult your tax advisor

Visit teachersfcu.org to learn more!



Solutions to help your business succeed.

We offer a variety of business loan options to help you build your business!

- Competitive commercial mortgages for the perfect space to grow
- Vehicle loans to expand your fleet
- Credit cards and lines of credit to streamline your daily expenses

Whatever your business needs, Teachers has the solution for you! Visit our website to learn more!



We do our homework. You earn the rewards.

A Teachers HELOC (Home Equity Line of Credit) can help you utilize the equity in your home in several ways, including:

- Home remodeling
- College tuition
- Debt consolidation
- Vacation
- A second home

Visit teachersfcu.org/mortgages for more information!

All Teachers locations will be closed on Monday, September 7 in observance of Labor 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](https://www.facebook.com/teachersfcu)



[instagram.com/teachersfcu](https://www.instagram.com/teachersfcu)



twitter.com/tfcu

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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

Board of Directors

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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 - 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 Route 25A *Coming Soon**
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
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Inna Sprague, Chief Experience Officer
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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