



NOVEMBER 2020

SMART FOR STONY BROOK!

Opening this November, our 32nd branch is 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 that allow for financial wellness education and other banking transactions.

With a team of dedicated financial experts, we are ready to bring a high level of knowledge and experience for all of your financial needs.

We can't wait for you to stop by and say hello!



STAYING SAFE THIS HOLIDAY SEASON

With the holidays around the corner, we want to help our members make smart choices to avoid fraud. Fraudsters often utilize holidays, big shopping weekends, and high email traffic times in an attempt to take advantage of you and your bank account. Stay alert and informed!

Below are some common examples of fraud and how you can avoid them:



You receive a voicemail...

...that says the IRS is investigating you and you must call back immediately.

What You Should Do:

Contact the IRS through their official channels to confirm or deny the inquiry. Never send money or provide confidential information to an unverified source.



You receive an email...

...full of typos and grammatical errors, asking you to follow a link.

What You Should Do:

Poor grammar is the first sign that an email is a scam. Hover over the link to verify the web address; if it is unfamiliar do not click the link and delete the email.



Your computer is running slower than usual...

...and you suspect your browser could have a virus.

What You Should Do:

Your computer browser may have been hijacked to track web activity. Backup your files and run security scans on your computer. We recommend setting up fraud alerts on your accounts and monitoring your credit report.

OUR TEAM IS HERE *FOR LONG ISLAND*

Our team's been busy volunteering to help those in need across our local communities!

President & CEO Brad C. Calhoun, alongside several Teachers Executive Team Members, partnered with Habitat for Humanity of Suffolk® to construct a "Blitz Build" home. Thanks to the Habitat team and local contractors, this project was completed in just 3 weeks' time, quickly providing much needed housing to a local family in need.



Team Teachers partnered with Island Harvest Food Bank to pack food for Long Island families in need. In just three days, 30 employees packed 1,966 boxes totaling 12,000 lbs of food to be distributed in our local community!



LET'S HEAR IT *FROM OUR MEMBERS*

Why did you become 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:

My mom was a teacher and helped me open my first account. I have now been a member for almost 25 years. I also opened accounts for my two children because Teachers is hands down the best CU around.

Candice A.

Knowledgeable reps who not only have helped me out with any concerns... but also offer alternative or better opportunities that I had been unaware of prior to speaking with them.

Kathleen S.

It felt like home. All my questions were answered in a timely manner and overall great service.

Edgard P.

SMART WAYS TO *SAVE AND SPEND*

This year shone an even brighter light on the importance of money management. Knowing how to budget your funds is the best way to set yourself up for financial success. As the holiday season approaches, take the time to evaluate your assets, spending habits, debts and goals.

HERE ARE A FEW KEY STRATEGIES TO CONSIDER:

1

It's always smart to anticipate unexpected expenses. To keep your assets available, consider opening a money market account, which offers a higher rate than a traditional savings account, and won't lock up your money for a fixed term.

2

Consolidating debt puts you on a better financial path by alleviating the burden of multiple payments and high-interest rates. Call your local Teachers branch to make an appointment with a financial services representative to review your credit obligations and determine whether consolidation is right for you.

3

Reexamine the rates you're paying on your auto loan or mortgage. With rates at an all-time low, a refinance could help you save every month - and over the term of your loan.

4

Do you have a checking account with another financial institution? Look to see if you are incurring a high monthly fee. If so, consider opening a checking account with Teachers! Most of our accounts have no monthly fee, no minimum balance and no per check charges.

Visit one of our branches to receive more expert tips on your journey to financial wellness.

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!



FALL INTO SAVINGS

It's time for turkey, 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 upcoming holiday season an autumn breeze.

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.

All Teachers branch locations will be closed on Wednesday, November 11 in observance of Veterans Day and Thursday, November 26 in observance of Thanksgiving.



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

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Supervisory Committee

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Alan R. Fertmann
Eric J. Iberger
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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.
Opening in November!

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
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Mark G. Eberharth, SVP, Operations
Matthew Reidy, SVP, Business Intelligence & Planning
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Convenient Loan Call Center Hours
24/7 Loan Information & Applications
631-698-7000, Ext. 6790.

Teachers Routing Number: 221475786