

Smart  
For All.



BECAUSE OUR MEMBERS *MATTER*

APRIL 2020

## 67 years ago we were founded by a group of Long Island educators.

Today, we have grown to more than 340,000 members across the nation, with an open membership to include people from all walks of life. We are financial partners, teachers, and champions of our members' futures. We remain committed to providing the best financial products and member service through the lens of financial education to everyone and anyone.

When our credit union was founded in 1952, you had to be a teacher to bank here. But today ***we're one of the few*** credit unions in the nation with an open charter for nationwide membership. It was time for our name, look and feel to better reflect our journey and where we stand today. With the new branding, logo and tagline, we want people to know that you don't need to be a teacher to experience the exceptional value of Teachers.

The "Teachers" brand name means so much to our organization. It is reflective of where we came from, but more importantly, the name "Teachers" is representative of who we want to be moving forward – your financial partners and champions. Our goal is to ***provide smarter financial solutions*** that will help you reach your financial goals.

"We're focused on bringing the best in financial wellness, products and service to the personal banking space," said President/CEO Brad Calhoun. "Teachers Federal Credit Union exists to serve everyone, and ***Smart For All embodies our passion*** for the people and communities we serve today and in the future. What started as a smart solution for teachers is now a smart solution for all."

The tagline Smart For All clearly demonstrates Teachers' ***pledge to provide the best*** financial products and member service through the lens of financial education to everyone and anyone. Members nationwide can access a variety of new services and products, including a new installment loan product designed to help people eliminate debt and start saving.

"At Teachers, we are financial partners and champions of our members' futures," said Calhoun. "Our new creative celebrates our heritage in education and reiterates that ***anyone can experience*** our exceptional value and service."

## WE ARE HERE *FOR YOU*

Visit [teachersfcu.org](https://teachersfcu.org) for updates and information regarding COVID-19 (Coronavirus)

# WHAT YOU CAN COUNT ON



First and foremost, the things members love about Teachers, aren't going anywhere. The products, people and services members count on are here to stay and will only get better. Member needs are at the center of our vision, and we are actively looking for ways to invest in our infrastructure, processes and people to provide a world-class member experience, at a place you still feel at home.

## THE SMART START TO A FINANCIAL JOURNEY

April is National Credit Union Youth Month a month-long celebration to encourage kids to develop healthy savings habits by making savings fun and exciting.

The **Youth Savings Account** is here to get the next generation started on a healthy financial journey.



Learn how to save and invest with an account now offering a higher rate on the first \$1000 deposited. Visit [teachersfcu.org](http://teachersfcu.org) for details.



Manage spending with our mobile app so you can see your transaction history.



Be happy when enough has been saved up for that special something on the wish list!



Our mortgages *help you* save for the future!



With our team of experts, your journey to financial wellness is *in good hands*.



Enjoy the *ease and convenience* of having control of your funds in the palm of your hand.

## BE PART OF THE TEACHERS STORY BY FOLLOWING US ON SOCIAL MEDIA!

Get credit union news, enter contests and win prizes, build your financial education knowledgebase and most important of all, have fun!



@teacherfcu



@TFCU



@teacherfcu

# TEACHERS PRESENTS \$10,000 IN SCHOLARSHIPS TO ST. JOHN'S UNIVERSITY

Education is part of the foundation of our organization and we were beyond thrilled to present St. John's University with the inaugural Teachers FCU Scholarship at Madison Square Garden during the last game of the Men's Basketball team's regular season.

The scholarships will empower incoming freshmen in not only their academic journeys, but their financial lives as well. The Teachers sponsored game was a blast from tip-off to the final buzzer, with t-shirt tosses, shooting contests and a Red Storm victory!



## INNA SPRAGUE NAMED CHIEF EXPERIENCE OFFICER

Inna Sprague has joined Teachers as Chief Experience Officer. In this role, Sprague will look to elevate the credit union's overall member experience with a specific focus on the member journey, operations, service, sales and marketing. Sprague will spearhead efficiency and growth strategies, as well as the transformation of the Teachers branch network.

"Inna's passion for the credit union movement and laser focus on providing an optimal member experience makes her an incredible addition to the Teachers team," said Brad Calhoun, President/CEO.

A passionate volunteer, Sprague supports a number of charitable organizations including the Children's Miracle Network Hospitals, the Ronald McDonald House and Junior Achievement.

"Teachers is a highly respected organization with a known focus on financial education and service. I'm excited to bring innovative solutions that add to the overall experience of our members," said Sprague. "I'm honored to join the team during such a pivotal time and I look forward to helping shape and enhance the member experience as we reach a broader audience."

## TEACHERS ANNUAL MEETING

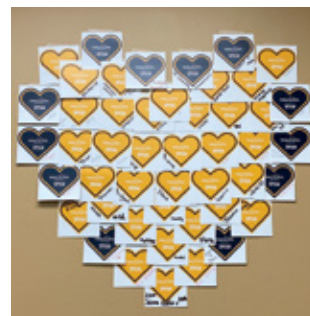
The Annual Meeting will be conducted on Monday, April 27 with limited attendance and no reception or food due to the pandemic crisis. You may submit your questions in advance to [marketing@teachersfcu.org](mailto:marketing@teachersfcu.org).



# OUR TEAM MAKES DREAMS COME TRUE!

During the month of February, Teachers staff and members donated to the **Make-A-Wish® Foundation**.

Our combined efforts collected \$5,000, which will help grant the wishes of children with critical illnesses. Thank you for your support, together we can achieve amazing things!



## Transfer Now & Lower Your Payments!

Transfer your credit card balance to a Teachers Visa Card and save for the future. With our **2.99% APR\*** promotion, you'll be on your way to savings in no time!

Visit [Teachersfcu.org/BalanceTransfer](https://Teachersfcu.org/BalanceTransfer) to get started!

\*All rates and terms are subject to change without notice. Rates & terms accurate as of 3/17/2020. APR: Annual Percentage Rate. When the promotional period ends, any new or outstanding balance transfers and purchases will revert to the then Standard APR for the card type, which is currently: Platinum 9.96%, Classic 12.84%, No Frills 9.84%. All other terms and conditions are the same. We will accept balance transfers that are an aggregate of \$1,000 as long as they are submitted in one transaction. (This does not apply to statement or letter checks). Excludes Student, Secured & Business Credit Cards. Membership conditions may apply.

## 30-Year Fixed Rate Mortgage Up to 97% financing

**3.50%** RATE  
**3.55%** APR\*



\*All rates and terms are subject to change without notice. APR: Annual Percentage Rate. Rates & terms accurate as of 3/23/20. Maximum loan amount is \$484,350. Pay \$4.49 per \$1,000 borrowed for 30-year fixed rate mortgage at 3.55% APR. Taxes, insurance and other costs will result in a higher monthly payment. Primary residence only. This is not a commitment to lend. If your down payment is less than 20% of the home's value, you will be subject to private mortgage insurance, or PMI. Applicants who are not approved at these rates or terms may be offered credit at a higher rate and/or different terms. Rate shown is for purchase or refinance, up to 80% financing. Other rates and terms available for loan to values above 80%.



**Smart For All**

### TFCU HEADQUARTERS

Located at: 102 Motor Pkwy, Hauppauge, NY  
Mail: P.O. Box 9005, Smithtown, NY 11787  
[teachersfcu.org](https://teachersfcu.org)

631-698-7000 • 1-800-341-4333\*



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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 (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 Rd.  
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 Parkway.  
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

## Board Of Directors

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

TFCU's Routing Number: 221475786