

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

As we begin a new year, I reflect upon the journey that was 2020. Facing challenges like never before, the country learned to adapt to a “new normal,” in every sense. The COVID-19 pandemic changed the way we live, work, and bank, and further emphasized the importance of digital touchpoints and solutions so that we can best meet the needs of our employees, members, and community at large.

Going into 2021, we remain dedicated to building and transforming the Teachers experience to help our members achieve their financial goals. 2020 accelerated the need to be digitally-focused, and it is our promise to further invest in the best technology and digital solutions as your financial partner – whether that be continuing to enhance our website or simplifying our online account opening and management tools.

We’re emerging from a year that had us all reflecting on what is important. With a renewed appreciation for what matters most, there’s no better time than now to review your

finances and get the most out of your money. At Teachers, we stand ready to help you reach your financial dreams, in 2021 and beyond.

Teachers’ purpose and mission are rooted in our passion to serve, and we are proud of the 350,000 members that make up our organization. In 2020 alone, we welcomed 31,000 new members to the Teachers family, had the pleasure of assisting nearly 5,000 members with their home lending needs, and helped more than 16,000 members get behind the wheel of a new car. We remain committed to providing you with the smartest guidance to build a stronger financial foundation today, for a better tomorrow.

As always, thank you for your membership! It is our honor to serve you, and we look forward to helping you reach long-term financial success and a healthier life in the future.



Brad C. Calhoun
President/CEO



NEW YEAR, NEW RESOLUTIONS

Kick off 2021 with a financial plan that will set you on the path to success! Whether your objective is to spend less or save more, start with these tips, and know Teachers is here to help you achieve your goals.

- 1. Review your Statements** - Looking back can help you move forward. Pull up your previous three statements and analyze trends in spending. You'll be able to tell where you've overspent in order to save in the new year.
- 2. Cancel Unused Subscriptions** - There's nothing worse than paying for a product or service you don't use. Leave those in 2020 and enjoy a little extra cash each month.
- 3. Start a Budget** - A new year means the chance to start fresh with a budget plan. Sit down to itemize your living expenses and compare the total amount to your income. If there's room leftover, it's time to save!
- 4. Research Investment Opportunities** - Once your budget is set, you'll know how many additional dollars you have to use toward saving and investing. Get in touch with one of our financial advisors who can help you get started and provide personalized solutions.

BANKING FROM HOME

Sitting cozy under a blanket and avoiding the cold winter winds? Did you know teachersfcu.org is like a branch, from the comfort of your own home?

- Our new website offers easy access to your accounts, financial education, and Help Center resources to get you the answers you need.
- Add to your financial journey by opening an account in less than five minutes!
- Need to apply for a loan? Submit your application online!
- View your accounts right from your phone through our Mobile App. Transfer funds, make a payment, find branch locations, deposit checks, and more.

Visit [teachersfcu.org](https://www.teachersfcu.org) to get started.



LET'S HEAR IT FROM OUR MEMBERS



Mary F. came into the Stony Brook branch with a question, and left with our low-rate Holiday loan!

"The Stony Brook Teachers team is amazing. The staff is very friendly, professional and attentive. The facility is state of the art and extremely clean and it's a pleasure banking here."

-Mary F.

Do you have a great Teachers story you'd like to share? 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 and make sure to visit us at our newest location in Stony Brook!



GIVING BACK TO OUR COMMUNITIES



Teachers lives by the philosophy of People Helping People, whether we're helping members with their financial needs, or are giving back to our local communities. With our guiding principles in mind, our team has been busy volunteering time and efforts at multiple charitable organizations across Long Island.



In December, our employees raised money and collected non-perishable goods for Charlotte's Table Pantry, one of three food pantries in Suffolk County run by the Association for Mental Health & Wellness.



With Nassau Veterans Memorial Coliseum standing tall behind them, Team Teachers distributed boxes filled with Thanksgiving food and supplies to local families in need through Island Harvest.



Working together with one of our long-time partners, Habitat for Humanity, our team helped build furniture and organize donations at the Restore for Habitat for Humanity store.

IMAGE HERE
EPO ONLY



We "adopted" local families in partnership with The Salvation Army, the Family Service League, Habitat for Humanity and Patchogue Medford Youth & Community Services. Hats, gloves, scarves, toys and food baskets were given to help make the holidays more enjoyable for those in need during an already challenging year.



LEARNING NEVER STOPS: SCHOLARSHIP OPPORTUNITY

We are committed to helping our members build a strong financial foundation today, for a better tomorrow. We believe that learning never stops, and are proud to offer over \$35,000 in scholarships through the Teachers Federal Credit Union Scholarship Program and the Robert G. Allen Scholarship Program!

Do you know a 2021 graduate?
Visit www.teachersfcu.org/2021scholarship
to learn more about our various scholarship offerings!

MOBILE WALLETS: A CONVENIENT AND SECURE WAY TO SHOP!

Did you know you can utilize Apple Pay®, Google Pay®, and Samsung Pay® with your Teachers Credit or Debit Card? It's a safe and convenient way to shop!

- Make in-store payments straight from your phone, with just a tap!
- Data information is encrypted, keeping your card information secure.
- Mobile wallets allow you to store you store loyalty and gift cards in addition to your credit and debit cards - reducing clutter and bulge in your wallet.

Have a question about mobile wallet?
Contact our Call Center at 1-800-341-4333!

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!



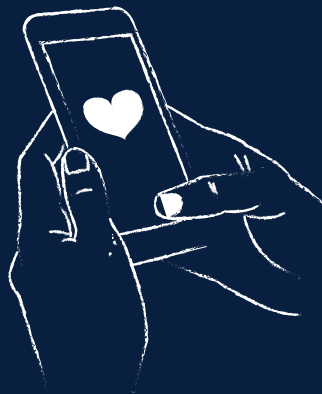
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RING IN THE NEW YEAR WITH ESTATEMENTS

eStatements can help keep you and your finances on track this new year. Here are the top five reasons you should sign up for eStatements:

1. They are securely stored in your online banking account for up to two years.
2. Access your eStatements instantly, with no mail delays.
3. Easily downloadable, you'll be able to save the document to your desktop for easy access.
4. Less paper clutter means more organization.
5. By going paperless, you're helping the environment!

Sign up via your online banking or visit your local branch!



All Teachers branch locations will be closed on Monday, January 18 in observance of Martin Luther King Jr. 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



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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 - 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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North Babylon - 1134 Deer Park Ave.
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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
Chris Lalan, Chief Legal & Compliance Officer
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Teachers Routing Number: 221475786

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