



Smart
For All.

92448-0520

SMART FOR ALL - BECAUSE OUR MEMBERS MATTER

MAY 2020

FEEL SAFE AND SECURE WITH *TEACHERS*

We will never contact you directly to request full account numbers, passwords, debit or credit card numbers, expiration dates, (PIN) personal identification numbers or social security numbers. If you feel you have received a fraudulent call and are concerned about potential fraud on your account, please contact our Call Center immediately at (631) 698-7000.

WATCH
OUT
FOR...



- Charity Scams: Unfortunately, fraudsters are posing as charity staffers and asking for donations during these trying times. Before providing any information for payment, visit the charity's official website and contact them through their channels.
- Phishing Scams: Scammers have been posing as national organizations like The IRS, looking for personal financial information. You can verify calls by going straight to the source, like visiting official websites.
- Investment Scams: Fraudsters are creating websites to invest in false stocks. If it sounds too good to be true, it probably is. Always research traders before providing information or making any financial decisions.

STAY
SAFE
BY...



- Using our Mobile Apps: Keep track of your transactions with the Teachers Mobile App and Card Valet where you can set up your cards for transaction notifications.
- Checking for Spelling: Verify emails and email addresses by looking for grammatical errors, and hover over links to determine where they are actually going.
- Staying up to Date: Current rates and information can be found at teachersfcu.org and our social media channels.

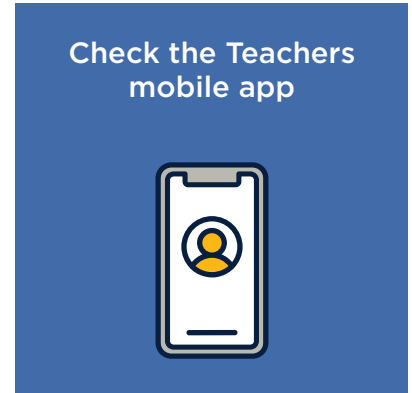
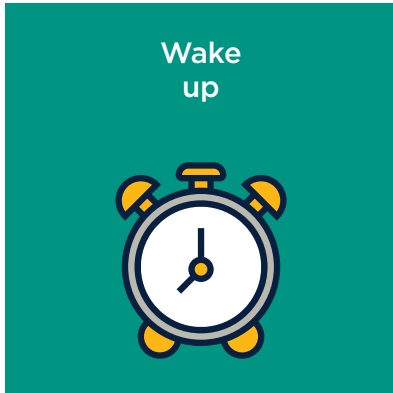
Think Smart. Be Smart. Stay Smart.

WE ARE HERE *FOR YOU*

Visit teachersfcu.org for updates and information regarding COVID-19 (Coronavirus)

IS TEACHERS PART OF YOUR *MORNING ROUTINE?*

Stay healthy and up to date with our *Teachers Mobile App*, it's an easy and convenient way to bank from the comfort of your home!



Members have access to best-in-class mobile banking, anywhere and at any time!

- Check your account balances
- Locate branches and ATMs
- Transfer funds
- Deposit checks from the comfort of your home
- Utilize our bill pay
- And more!

Signing up is easy! Visit your phone's app store and search **Teachers Federal Credit Union** to download our app and follow the on-screen instructions to get started.

SKIP THE LINES



At our ATMs you can withdraw cash, deposit cash and checks, transfer between your accounts, and get your balances. Find a Teachers Federal Credit Union ATM location at [teachersfcu.org!](https://www.teachersfcu.org)



How to Mobile Deposit a Check

1. Download the Teachers Mobile App
2. Click "Check Deposit" on the bottom of the screen
3. Choose an account and enter the check amount
4. Take a photo of the check using your smartphone
5. Click deposit!



STAY CONNECTED WITH TEACHERS!

Follow. Like. Comment!



@teachersfcu



@TFCU

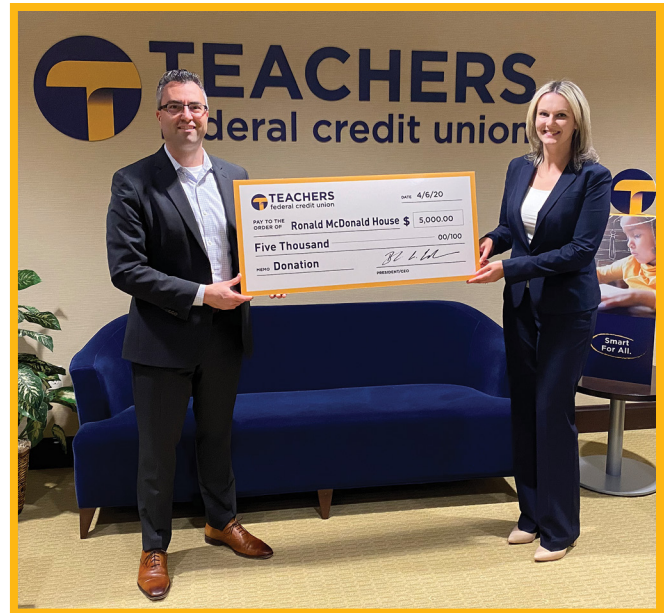


@teachersfcu

WE ARE HERE FOR ALL

From employees to members to neighbors, the foundation of Teachers Federal Credit Union has always been our community. During these unprecedented times, our organization is channeling our passion for the communities we serve to support our healthcare professionals on the frontlines of fighting Covid-19 and local small businesses that have been financially affected.

Teachers Federal Credit Union exists to serve everyone and anyone. We are playing our part to provide assistance to those who need our help as we collectively face new challenges like never before.



Good Samaritan Hospital

Working with local restaurant and Teachers member, The Lindenhurst Diner, Teachers covered the costs of preparation and delivery of 50 meals to Good Samaritan Hospital Medical Center's ER COVID-19 Units A&B.



Ronald McDonald House

A donation of \$5,000 provided 420 meals for the Ronald McDonald House families that currently have children in treatment at local hospitals and medical facilities.



Supporting Downtown Restaurants

The Local Chambers of Commerce of Babylon, Bay Shore, Patchogue, Port Jefferson and Stony Brook facilitated donation drives to help support downtown businesses feed our healthcare workers on the front lines at local hospitals and to also keep the local Main Street economy in motion. Teachers donated \$5,000 to each chamber to help support their amazing efforts.



Our Team Supports Small Businesses

The Teachers team shared their favorite small businesses with each other and on social media, and then were given gift cards to those locations to help support them in their time of need. Over 50 employees participated, which helped put over a \$1,000 back into the community.

CLOSING LOANS AND OPENING DOORS




Teachers is here to help with your home buying needs! Go to teachersfcu.org/mortgages to check rates and apply for your Mortgage online!

30-Year Fixed Rate Mortgage

Up to 97% financing

3.25% RATE

3.30% APR*



*All rates and terms are subject to change without notice. APR: Annual Percentage Rate. Rates & terms accurate as of 4/20/20. Maximum loan amount is \$484,350. Pay \$4.63 per \$1,000 borrowed for 30-year fixed rate mortgage at 3.125% 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%.

Spring Clean-Out Your Wallet!

Transfer your credit card balance to a Teachers Visa Card and save for the future. With our 2.99% APR* promotion, you'll be feeling brand new this year!

Visit Teachersfcu.org/BalanceTransfer to get started!



*All rates and terms are subject to change without notice. Rates & terms accurate as of 4/20/2020. 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.

Teachers will be closed Monday, May 25,
in observance of Memorial Day.

Thank you to all who have served!

Did you know?

Money Market Accounts and Certificates can be opened in your online banking! They're a smart and easy way to save!



TEACHERS

federal credit union

Smart For All

TFCU HEADQUARTERS

Located at: 102 Motor Pkwy, Hauppauge, NY
Mail: P.O. Box 9004, 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 (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.

Board of Directors

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

Executive Management

- Brad C. Calhoun, President/CEO

Supervisory Committee

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

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

TFCU's Routing Number: 221475786

* Facility employees only