

SMART LOANS MAKE **BETTER HOMES**

We're here to help you find the right fit for your home loan needs. Whether you're looking for a new home, a better rate, a shorter term, or a way to utilize your equity, our team of Mortgage Experts is here to walk you through the best options for your financial journey.



Purchase a Home

With a variety of products and helpful resources, we offer streamlined and personalized options to help you achieve your dreams.



Refinance Your Loan

By refinancing with Teachers, you can save both monthly, and over the course of your term all without having to pack a single moving box.



Use Your Home Equity

As you pay down your mortgage, you have more access to your home's equity so you can attain goals like home renovations, paying tuition, or that big purchase you've been dreaming about.



We're ready to help you achieve your financial dreams, so let's get started.

Visit teachersfcu.org/mortgages today!



Federally Insured
by NCUA

As an Equal Housing Lender, We Do Business in Accordance With Federal Fair Lending Laws

SMART ADVICE FROM THE CEO

Our President & CEO, Brad Calhoun, is sharing monthly advice to help you reach your short and long term financial goals.

With summer vacation quickly approaching, June is a great time to start educating the children in your life about healthy financial habits. Good financial decision making is a transferable life skill, and one that is extremely important to instill from a young age.

One of the simplest ways to educate children about money is by opening a savings account. Teachers offers an extremely competitive youth savings account that only requires a \$1 balance to open. With many financial institutions lowering interest rates on savings accounts, Teachers has maintained its highly competitive rate of 3.00% APY* on the first \$1,000 deposited.

*APY = Annual Percentage Yield. Rates are subject to change at any time. Please visit our website for more information on most current rates.



President & CEO - Brad Calhoun

TAKE A VACATION FROM DEBT

Now is the time to unwind, relax, and recharge with a Teachers Vacation Loan, an easy way to budget for your summer vacation without the stress. With a low rate of 5.00%* APR, you'll have the best summer vacation ever!

You can utilize the funds to:

- Plan for a future trip!
- Upgrade your staycation with improvements to your backyard or home.
- Pay down credit card debit to set yourself up for future success.

Ready to enjoy the summer? Visit teachersfcu.org for more information about our Vacation Loan.

*APR: Annual Percentage Rate. All rates and terms are subject to change without notice. Available June 1, 2021 through August 31, 2021. Minimum loan: \$250, Maximum loan: \$5,000, for up to 24 months.



AN EVEN SMARTER CHECKING ACCOUNT!

At Teachers, we're here to provide our members with the smartest products and services for your financial journey. We're excited to introduce our new **Smart Checking high-yield account**, which will help you achieve your goals with an industry-leading rate of:

0.65%* APY

Visit teachersfcu.org for more information about this great new product!

*APY = Annual Percentage Yield. Qualified APY of 0.65% is for balances up to \$10,000.00 only. Balances \$10,000.01 or above will receive an APY of 0.10%. APY accurate as of 05/01/2021. We will use the daily balance method to calculate the interest on your account. We may change the interest rate paid for products and services used and the annual percentage yield at the Credit Union's discretion at any time without notice. Fees may reduce earnings. You will earn the qualified APY and ATM rebate benefits when you do at least one of the following each statement period: Option #1: Maintain an average monthly balance of at least \$5,000 in the Smart Checking account OR Option #2: Have \$20,000 in combined end of month deposit balances. Option #3: Maintain direct deposits of at least \$500 per month AND complete 10 debit card purchases. Qualifying direct deposits include payroll or government benefits. Transactions that will not count towards direct deposits include external transfers, point of sale credits, and in-person check or cash deposits. Direct deposits must post and clear the account during the statement cycle. Limited to one product per primary owner. Members must enroll in Online Banking and E-Statements for this product type in order to remain eligible. If conditions are not met, members will not earn interest and not receive the ATM rebates for the next statement cycle. Members must qualify to earn interest and receive benefits. Non-Teachers FCU and out-of-network fees charged at U.S. will be refunded up to \$15 per month if the account qualifications were met in the previous monthly statement cycle. Eligible ATM fees will be credited at the end of the statement cycle to the Teachers checking account that incurred the fees. We reserve the right to modify or change this agreement at any time. Dividends earned will be reported as interest on IRS Form 1099-INT (or Form 1042-S, if applicable). For more information, please see a Teachers representative or call 1-800-341-4333.





SUPPORTING OUR COMMUNITY!

Building a strong community is one of our guiding principles and one we were proud to uphold as Teachers recently sponsored the Great Brookhaven Cleanup and the ALS Ride For Life!

In addition to donating funds, our team volunteered to clean up and beautify the community in Brookhaven and plant pinwheels with the Ride for Life team.

Thank you to our team members for their involvement!

DO YOU KNOW A FIRST TIME HOMEBUYER?

Our First Time Homebuyers Workshop will give you the tools you need to achieve your homebuying dreams! The next event is **Wednesday, June 23.**

Here's a look at some of the questions you'll get answered:

- Do I have to put 20% down on my home?
- What can I use for my down payment and closing costs?
- What's an adjustable rate mortgage, and what are the benefits?

Visit teachersfcu.org to register for the next event!



CONGRATULATIONS TO OUR WINNING TEACHERS!

In a year unlike any other, educators have been asked to support students like never before. To honor our founding roots, we arranged a Teachers Appreciation Week competition, awarding three \$1,500 classroom grants to teachers making an outstanding academic contribution in the community.

We received an overwhelming response to our call for inspiring teachers, with nearly 250 nominations from across the nation!

Congratulations to our three winners, and thank you for all you do!



SCHEDULE A VISIT TODAY!

Your time is valuable, and we're excited to introduce a new appointment service that allows you to schedule a visit in-person or by phone for a variety of financial services, in a way that fits your calendar.

You can plan your visit to fit your needs by choosing:

- Your branch
- The type of service
- Time of appointment
- Which financial expert you'd like to meet with

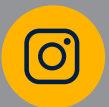


Our team is ready to help you on your financial journey, so schedule an appointment on teachersfcu.org today or scan the QR code on the right!



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, and more!



@teachersfcu

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.
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
Wading River - 6257 Route 25A
Woodside - 50-24 Queens Blvd.

** Facility employees only*

Executive Management

Brad C. Calhoun, President/CEO
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Denise McGlone, Chief Financial Officer
Suresh Renganathan, Chief Technology Officer
Inna Sprague, Chief Experience Officer
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Smart For All

TEACHERS HEADQUARTERS

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