

SMART FINANCIAL PLANNING

Our mission is to provide our members with the smartest guidance to help them build a strong financial foundation today, for a better tomorrow. Our experts across the credit union are here to help you achieve your goals, however big or small they may be!

From saving a few dollars a month to planning for retirement, Teachers is here for you every step of the way! Here are a few smart financial tips:

Transfer Your Credit Card Balances

A balance transfer is the action of moving what you owe on one credit card to another with the goal to lower monthly payments through a lower interest rate or another benefit.

Check out our Balance Transfer promotion on page 3!



Consolidate Debt with a Personal Loan

By rolling your debt into one loan, you'll have fewer payments to make and you may be able to lower interest, payment amount, and shorten your payoff term!

Speak to one of our experts at your local branch or by calling 1-800-341-4333!



Utilize Your Home's Equity

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



Refinance Your Mortgage

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.

Visit teachersfcu.org/mortgages to get started today!



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.

“ Keeping your information safe is important to us, and while scammers can be smart, with our tips, you can outsmart them and safeguard your accounts. A good rule of thumb is to stay vigilant! You should never give out your personal information, such as a social security number or bank account number, online or through solicitation. Next, be wary of emails from unfamiliar senders, or ones with typos or grammatical errors.

If you've received a suspicious email and are unsure if it's legitimate, all you need to do is forward it to phishing@teachersfcu.org. As your financial partner, we're always here to help and will be able to let you know if the email is a scam, or if it's real.”



President & CEO - Brad Calhoun



GOOD QUESTIONS & SMART ANSWERS

Our First Time Homebuyers Workshop will give you the tools you need to achieve your homebuying dreams! The next event is **Wednesday, May 26.**

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!

CHILDREN'S MIRACLE NETWORK HOSPITAL UPDATE

This past March, Teachers proudly hosted a fundraising campaign for Children's Miracle Network Hospitals® (CMNH). Employees and members donated to CMNH by purchasing \$1.00 Miracle Balloons at our various Teachers locations.

We are proud to announce that thanks to the generosity of our members and Co-Op Financial Services, along with Teachers' donation of \$10,000, our combined efforts raised \$33,305.72! All donations stay local to fund critical treatments and healthcare services, pediatric medical equipment and charitable care.

Thank you to all who contributed!



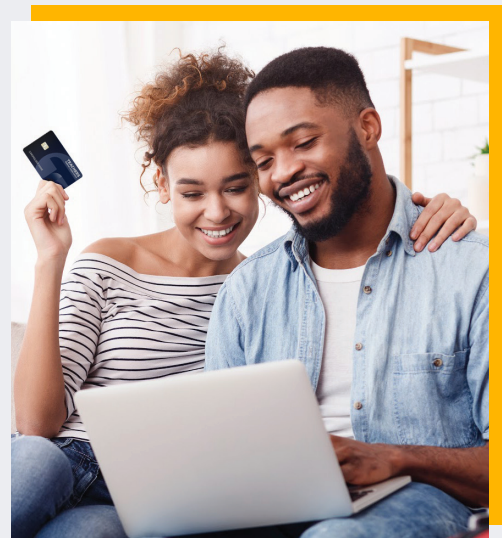
LOWER RATES ARE BETTER RATES: TRANSFER YOUR BALANCE TODAY!

If you're carrying balances on multiple credit cards, transferring those balances to a single credit card with a lower interest rate may save you a significant amount of money over time.

We're offering:

- No balance transfer fees and a 1.99% introductory APR on Balance Transfers for 15 billing cycles.**
- For new cardholders, you'll benefit from a 1.99% introductory APR on new purchases!***

Start your journey today with a balance transfer to a Teachers credit card! Applications can be submitted at any of our branches, through your online banking, or by calling 1-855-462-5880!



*APR= Annual Percentage Rate. **When the promotional period ends, any new or outstanding purchases and balance transfers will revert to the Standard APR. Excludes Statement checks, Convenience checks and cash advances. Offer is subject to change at any time without notice. Introductory new card purchase rate of 1.99% APR for 15 billing cycles, initial purchase must post to your account within 45 days of account opening to qualify for the introductory rate. Introductory rate of 1.99% APR for 15 billing cycles on qualified balance transfers, balance transfer must be made during the promotional period to qualify for the introductory rate. The standard variable APR for purchases is based on your creditworthiness, adjusts with the Prime Rate and depending on the card you choose ranges from: Low Rate 8.75% to 15.75%, Cash Back 10.85% to 17.85%, Platinum Card 10.95% to 17.95%. Balance Transfers can be submitted over the phone with Customer Service at 855-462-5880 or in online banking by accessing the member credit card within the Teachers website. Minimum transfer amount is \$1,000. Only non-Teachers Federal Credit Union balances can be transferred. This promotion does not include Student Visa, Share Secured Visa or Visa Business card. Promotional period ends 9/6/2021. Balance transfers do not earn points or cash rewards. All other Credit Card terms and conditions remain the same.

PROTECT YOUR ACCOUNTS

From tricking you into sending money, to phishing for your personal information, cybercrime scam artists are known to defraud millions of people each year. Stay in-the-know with these smart tips for how to spot fraud, what to do if you get scammed, and ultimately, how to stay safe online.

Unsolicited E-mails

Always check for typos or grammatical errors, even if you get an email from a legitimate retailer, and be sure to verify the name of the sender.

Shop Safely

When shopping online, a simple way to know if a site is secure or not is by looking at the beginning of the website address. If it says "https" it means that the site is encrypted and your information is safe.

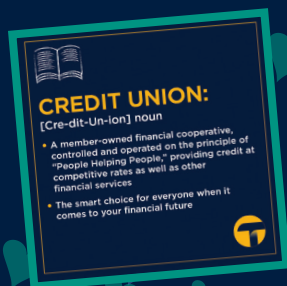
Safeguard Your Information

Scammers have been known to call, email or text and pose as a legitimate source. Please know that the IRS and Teachers will NEVER contact you to request personal information such as account numbers, passwords, debit or credit card numbers, expiration dates or (PIN) personal identification numbers.

If you feel you've experienced fraud, contact us directly at 1-800-341-4333, ext. 6780 to validate the authenticity of the request.

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

THE CONTACTLESS WAY TO PAY!

Contactless debit cards bring forth sophisticated and secure technology to help you on your financial journey.

What are the benefits of Contactless Cards?

- 1. Speed:** It is estimated that the average contactless payment can be completed twice as fast as traditional cards.
- 2. Security:** Contactless cards feature built-in fraud protection that ensures the same transaction doesn't occur twice, even if a user mistakenly taps twice at the checkout.
- 3. Connectivity:** By connecting your card to your smartphone and other accessories like a smartwatch, you can make a payment without ever removing your card from your wallet!



FAST



EASY



SECURE

Are you interested in a Teachers contactless debit card? Visit your local branch today!

All Teachers locations will be closed on Monday, May 31 in observance of Memorial Day.



Smart For All

TEACHERS HEADQUARTERS

Located at: 102 Motor Pkwy, Hauppauge, NY
Mail: P.O. Box 9005, Smithtown, NY 11787

teachersfcu.org

1-800-341-4333



Stay Connected

@teachersfcu



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

Board of Directors

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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
Chris Lalan, Chief Legal & Compliance Officer
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Suresh Renganathan, Chief Technology Officer
Inna Sprague, Chief Experience Officer
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Mark G. Eberthar, SVP, Operations
Matthew Reidy, SVP, Business Intelligence & Planning
Irene Sierra, SVP, HR & Organizational Development

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