

#92448-1221

DECEMBER 2021

# HAPPY HOLIDAYS FROM TEACHERS!

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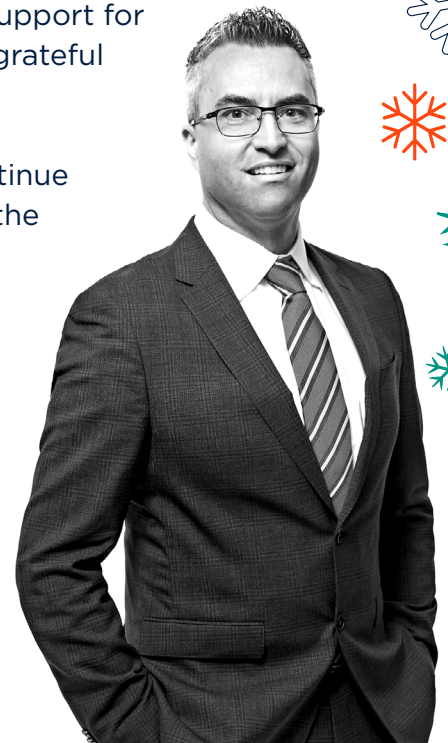
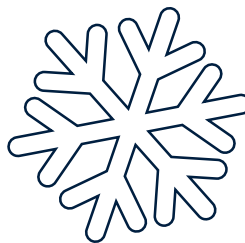
As we enter the final weeks of 2021, it's important to reflect on what we have accomplished as a community, and share our hopes for the future. This past year was a gift within itself. We were able to reconnect and spend time with family and friends once again, give back to those in our community who needed it most, and regain the human connection we all so desperately missed.

On behalf of the entire Teachers team, thank you for your continued support for yet another year. Your membership means the world to us, and we're grateful every day for the opportunity to enable your financial wellbeing.

With an unwavering commitment to our members, we promise to continue putting your needs above all, and doing whatever it takes to become the greatest credit union in the country.

As we prepare for a new year with new possibilities, we know there will inevitably be challenges ahead. But, we also know that we'll always have each other, and what a gift that is.”

From all of us at Teachers, Happy Holidays!

**President & CEO - Brad C. Calhoun**

In honor of the Season of Giving, Teachers is donating \$50,000 to charity! We've selected four outstanding community-focused organizations, and are giving YOU the chance to vote for your favorite and help us allocate the funds.

Make-A-Wish®

St. Jude Children's Research Hospital

Island Harvest

Family Service League

it's the  
*Season of Giving*

Visit Teachers FCU on Facebook or scan the QR Code to vote on our Instagram Stories every day from now until December 14, 2021.

@teachersfcu 



## TEACHERS GIVES BACK!

In the spirit of the season and our guiding principle of being a good community partner, our team worked together to host an in-branch Thanksgiving Food Drive.

Goods were collected from all of our 32 branch locations and benefited three organizations: Branches Long Island, Nassau County Veterans Service Agency, and Sunnyside Community Services.

**Thank you to our team and our members who helped make the Thanksgiving Food Drive a success!**

## REFER-A-FRIEND TO TEACHERS!

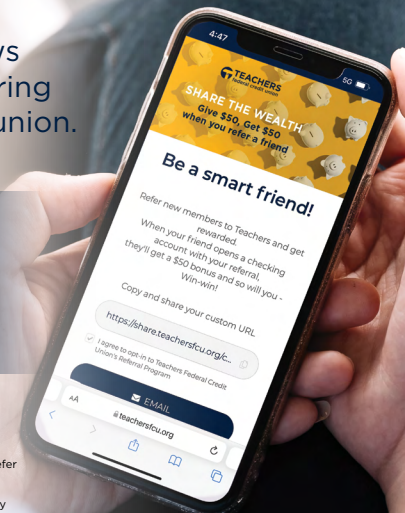
### Share the wealth - Give \$50, Get \$50

Teachers is here to make financial dreams come true, and no one knows that better than our members. That's why we're rewarding you for sharing your Teachers story and referring friends and family to join our credit union. You can earn up to \$500 in referral bonuses per calendar year!

### Here's How:

Share a referral link by logging into your online or mobile banking. You can also send the referral link through email, text message, Facebook, or Facebook Messenger!

We're excited to welcome your friends and family to Teachers!



The "Refer-A-Friend" bonus offer is available to existing Teachers members. In order for both parties to receive the \$50 bonus, the following activities must occur: Existing members must refer family or friends to become a new Teachers member and open a new checking account. Referred candidate must open a Teachers checking account and perform 10 qualifying transactions\* within 60 calendar days of establishing membership and maintaining their account in good standing. Qualifying transactions include: debit card purchases, direct deposits, mobile deposits, in-branch deposits, ATM deposits and Teachers' Bill Pay transactions. Once all conditions are met by the referred new member, Teachers will deposit the \$50 bonus into both parties' primary Regular Savings accounts within 4 weeks, provided both the member and referred accounts are not closed or restricted at the time of payout. You can receive up to 10 referrals totaling \$500.00 per calendar year. Bonuses may be reportable to you and the IRS on Form 1099-INT (or Form 1042-S, if applicable). Business accounts are not eligible to receive the Refer-A-Friend bonus. Employees of Teachers Federal Credit Union and its affiliates are not eligible for the Refer-A-Friend program. See Terms and Conditions for more information.

# NOW THAT'S SMART!

At Teachers, we are committed to providing our members with products and services that will help them build a strong financial foundation today, for a better tomorrow.

Let your family and friends know that when they open a new Teachers checking account with direct deposit using offer code **DD250**, they can earn a \$250\* cash back bonus!

Learn more by scanning the QR Code!



\*Earn a \$250 cash bonus. This offer is available to new members only. The cash bonus will be earned by opening a Teachers checking account and establishing direct deposits of at least \$2,000.00 per month within the promotional period for three consecutive monthly statement cycles. The direct deposits must commence no later than the second monthly statement cycle in order to qualify. Qualifying direct deposits include payroll or government benefits. Transactions that will not count toward 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 monthly statement cycles defined in this promotion. Business accounts are not eligible. This offer may only be combined with the Refer-a-Friend promotion.

## HAPPY HOLIDAY SHOPPING

It's time for snow, presents, and being with loved ones! To help make the season even more joyful, apply for our Holiday Loan at the **low rate of 5.00% APR\***.

You can use the funds to:

- Pay for that holiday getaway!
- Make your celebrations as cozy as possible with improvements to your home.
- Instead of adding your holiday shopping to your credit card balance, utilize the funds from this low rate loan.

Visit [teachersfcu.org](https://teachersfcu.org) for more information about our Holiday Loan.

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

## IS IT TIME TO REFINANCE?

Interest rates are still at historic lows, so by refinancing with Teachers, you may save both monthly and over the course of your term. Learn more about the benefits of refinancing your mortgage at our virtual workshop!

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

- What are the benefits of refinancing your home?
- Are there any prepayment penalties?
- Is a full appraisal required when I refinance?

Sign up for December's workshop by scanning the QR code!



# SCHEDULE A VISIT TODAY!

We know your time is valuable, that's why our appointment service 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 at [teachersfcu.org](https://teachersfcu.org) today or scan the QR code.



## 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!



**Holiday Closure:** All Teachers locations will close at 1 pm on Friday, December 24 and will be closed Saturday, December 25 in observance of Christmas Day. Our locations will close at 3 pm on Friday, December 31 and will be closed on Saturday, January 1, 2022 in observance of New Year's Day.

### Branch Locations

Amityville - 355 Broadway (Rte. 110)  
Bay Shore - 3rd Ave. and Sunrise Hwy.  
Briarwood - 139-30 Queens Blvd.  
Brookhaven National Lab<sup>†</sup> - 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.  
Riverside - 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.

<sup>†</sup> Facility employees only

### Executive Management

Brad C. Calhoun, President/CEO  
Alex de la Cruz, Chief Growth & Strategy Officer  
Denise McGlone, Chief Financial Officer  
Suresh Renganathan, Chief Technology Officer  
Inna Sprague, Chief Experience Officer  
Ben Alessi, SVP, Accounting & Finance  
Craig Chapman, SVP, National Mortgage Sales  
Francis Collins, SVP, Credit  
Mark G. Eberharth, SVP, Operations  
Matthew Reidy, SVP, Business Intelligence & Planning  
Irene Sierra, SVP, HR & Organizational Development

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Alan R. Fertmann  
Eric J. Iberger  
April S. Neitlich



Smart For All

### TEACHERS HEADQUARTERS

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