

#92448-0322

MARCH 2022

THE CONVENIENCE OF DIGITAL BANKING

Did you know that approximately 76% of Americans bank using a mobile app?¹ Now more than ever, digital banking is providing safe access to services and products that put you in more control of your financial life.

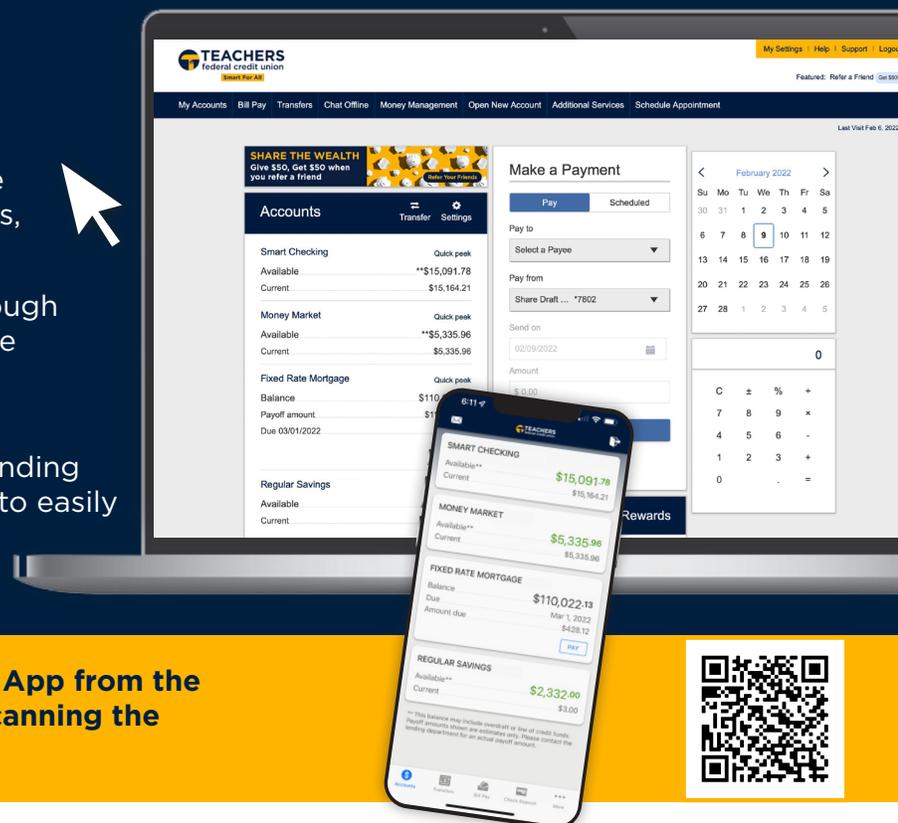
Have you downloaded our mobile app? It's never been easier or more convenient to put the power of the Credit Union in your pocket.

Benefits of Teachers Online and Mobile Banking

Convenience - 24/7 access to all of your accounts in one place, with the ability to make check deposits, transfer funds, review balances, and pay bills.

Security - Your accounts are safeguarded through a multi-step log-in process and you can receive notifications when your debit card is used to make purchases.

Money Management - Our budgeting and spending tools give you added control of your finances to easily track your spending habits and strategically save to reach your financial goals faster!



Download the Teachers Federal Credit Union App from the **Apple App Store®** or **Google Play Store®** by scanning the QR code on the right.

1. Ipsos-Forbes Advisor U.S. Weekly Consumer Confidence Survey.



Federally Insured
by NCUA

As an Equal Housing Lender, we do business in accordance with Federal Fair Lending Laws. Loans are subject to approval.

SMART ADVICE FROM THE CEO

Teachers believes that one of the most important ways we can help our members manage their finances is by providing tools and solutions that will improve the way they bank. That is why we are committed to continuously innovating and investing in our technologies. With the right tools in the palm of your hand, you have the power to take control of your money.

Did you know you can do most of your bank transactions from the comfort and security of your own home? Teachers Online and Mobile Banking gives you the option to bank the way you want, anywhere you are. With access to balances and transactions anytime, it's never been easier to stay on top of your financial goals.

If you haven't started using Teachers Online or Mobile Banking yet, visit teachersfcu.org to start banking today for a better tomorrow.



President & CEO - Brad Calhoun

REFER-A-FRIEND TO TEACHERS!

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

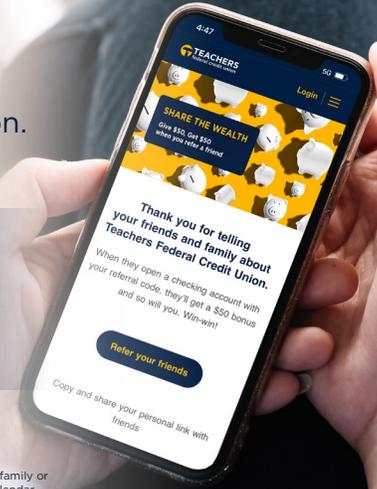
Teachers is here to make financial dreams come true, and no one knows that better than our members. That's why we're rewarding you for sharing your Teachers story and referring friends and family to join our credit union. You can earn up to \$500 in referral bonuses per calendar year!

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.



TIPS FOR SECURE DIGITAL BANKING



Skip Public Wi-Fi

Always use a password protected network. If you must use public Wi-Fi, consider installing a VPN tool to keep your information safe.



Change Passwords

Update your passwords regularly and use a mix of uppercase and lowercase letters, numbers, and symbols. The more complex, the more secure.



Alert Notifications

Set up alerts via text, email, or phone when large transactions are made from your credit card or financial institution.



Two-Step Verification

Use two or more verification factors to access your online banking, such as a password and text message.

Visit our Knowledge Center at teachersfcu.org/blog for more financial tips.

NOMINATE A TEACHER TO WIN \$1,000

Teacher Appreciation Week is a time to honor educators who have worked tirelessly to help inspire our future change-makers.

We are excited to announce our second annual Teacher Appreciation Week Contest! Do you know a teacher who is making an impact? Nominate them and they could win a \$1,000 grant for their classroom!

Four teachers in each of the following categories will be awarded:

- Grades K-5
- Grades 6-8
- Grades 9-12

Visit teachersfcu.org for more information and to nominate a teacher today!



\$500 OFF CLOSING COSTS ON A TEACHERS MORTGAGE

Attend our First Time Homebuyers Virtual Workshop and receive \$500 off closing costs. We will also give you the tools you need to achieve your homebuying dreams! The next event is **Tuesday, March 29.**

Here's are some questions you will 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?

Sign up for the workshop by scanning the QR code!

Loans are subject to approval.

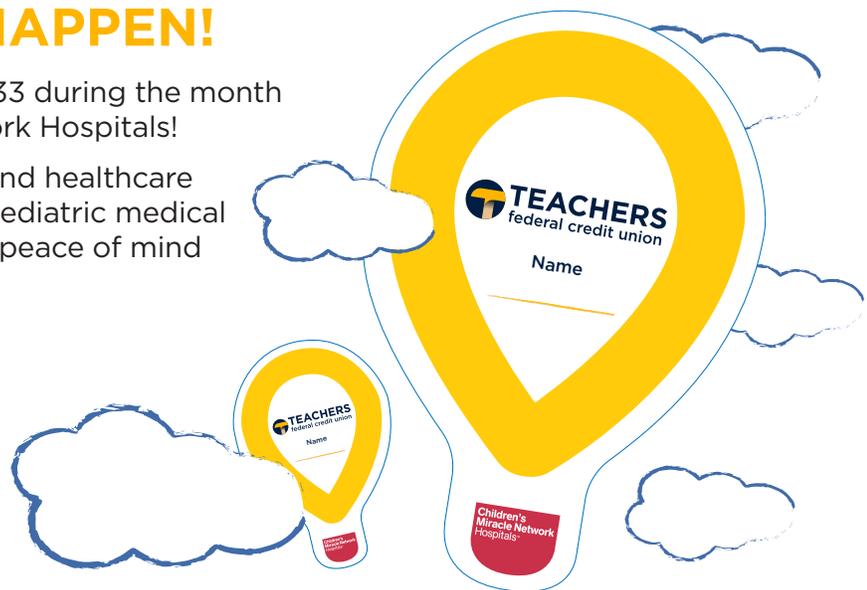


HELP MAKE MIRACLES HAPPEN!

Visit a Teachers branch or call at 1-800-341-4333 during the month of March to donate to Children's Miracle Network Hospitals!

Donations fund critical life-saving treatments and healthcare services, along with innovative research, vital pediatric medical equipment, and child life services that provide peace of mind during difficult hospital stays.

For as little as \$1, you will help change the future of a child.



SAVE THE DATE: OUR ANNUAL MEETING

The 2022 Teachers Annual Meeting will be held virtually at **6 PM EDT on April 26.**

Please stay tuned to teachersfcu.org for more information, including dial-in, participation, and voting details, which will be available on our website at least seven (7) days prior to the meeting!



WE'RE HIRING JOIN THE TEACHERS TEAM!

As one of the nation's largest credit unions, and one of the largest employers on Long Island, Teachers prides ourselves on a culture that encourages mutual respect, communication, employee engagement, and career growth.

Find out why Teachers is the best place to work. Scan the QR code to check out career opportunities



FOLLOW US ON SOCIAL MEDIA! @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

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Brad Calhoun

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- April S. Neitlich



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

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