

OPPORTUNITIES ARE WAITING FOR YOU

Teachers is staying one step ahead of your financial needs with personalized **Smart Offers**, just for you.

These pre-approved, customized loans, credit cards, and other financing options are ready for activation with just a click!

Smart Offers from Teachers are available for you to use whenever you need them.

See your **exclusive offers** when you sign in to your Online or Mobile Banking. Borrowing has never been easier!



If you're not enrolled in Teachers Online Banking, now is a great time to get started! Sign up for Online Banking today by scanning the QR code.



SMART ADVICE FROM THE CEO

While credit unions and banks offer many similar products, and operate under similar laws, did you know that conducting your financial transactions with a credit union has many unique advantages? Credit unions are not-for-profit, which means any profits are returned to our owners – you, our members! This allows credit unions to offer lower rates on loans, fewer and lower fees, and higher-yielding accounts. For example, our Smart Checking account earns 14x the national average, with 1.00% APY* on balances up to \$15,000, and no monthly fees.

One of the best things about a credit union, and specifically Teachers, is the high-touch personalized service you'll always receive. We now have the distinct honor of serving more than 400,000 members across the country, and are continuously innovating our digital solutions to make banking on-the-go intuitive and seamless. We feel confident that the Teachers experience is second to none and look forward to being by your side on your financial journey.



President & CEO - Brad Calhoun

*APY = Annual Percentage Yield. Qualified APY of 1.00% is for balances up to \$15,000.00 only. Balances \$15,000.01 or above will receive an APY of 0.10%. APY accurate as of 05/11/2022. 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 monthly statement cycle: Option #1: Maintain an average monthly balance of at least \$5,000.00 in the Smart Checking account OR Option #2: Have \$20,000.00 in combined end of month deposit balances OR Option #3: Maintain direct deposits of at least \$500.00 per month AND complete 10 debit card purchases. The average monthly balance is calculated by adding the closing balances at the end of each day and dividing it by the number of calendar days in a given statement cycle. Combined month-end deposit balances represent the total amount of balances in all applicable deposit accounts at the end of a statement cycle. 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 and debit card purchases must clear the account within 10 business days. Limited to one product per primary owner. Members must enroll in Online Banking and statements in order to remain eligible. If you do not meet the requirements for a qualification period, you will earn interest and receive the ATM fee rebates for the current statement cycle but you will not earn interest or receive ATM fee rebates for the next statement cycle. You must requalify to earn interest and receive benefits. You will begin earning interest and receiving ATM fee rebates the statement cycle after you requalify. Non-Teachers FCU and out-of-network fees charged at U.S. ATMs will be refunded up to \$15 per month. Eligible ATM fees will be credited at the end of the statement cycle to the Smart Checking account that incurred the fee(s). Members cannot be enrolled in the Educated Choice program and have a Smart Checking account. 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). Federally insured by NCUA. For more information, please see a Teachers representative or call 1-800-341-4333.

14x the national average is based on Comparison of Average Savings, Deposits and Loan Rates at Credit Unions and Banks, accurate as of March 25, 2022. Average rates may change quarterly.

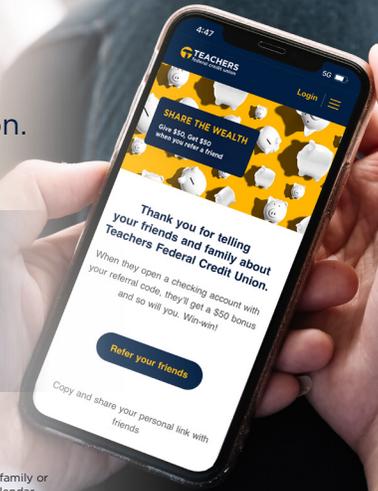
REFER-A-FRIEND TO TEACHERS!

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 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.

BEST CD RATES OF THE SUMMER

They say timing is everything, and now is the right time to earn interest. The new Teachers Smart CD lets you earn more with the security of a safe investment.

Year 1	2.00% APY*
Year 2	2.50% APY*



Don't wait to open this limited time certificate. It's easy to get started by scanning the QR code.

*All rates and terms are subject to change without notice. Annual Percentage Yield (APY) accurate as of May 18, 2022. Limited time offer. Penalty will be imposed on early withdrawals and may reduce the principal balance. Minimum opening balance: \$1,000.00. The APY for the first 12 months will be 2.00%. For the remaining 12 months, the APY will be 2.50%. The blended rate of the Smart Certificate ("CD") product is 2.25% APY which reflects the total interest that will be paid during the term of the certificate and assumes accrued and credited dividends will remain in the account until maturity. At the two year maturity date, if renewed or rolled over, the Smart CD will convert to a standard 24 month fixed certificate at the current market rate. All members are eligible to open a Smart CD. Teachers Federal Credit Union reserves the right to discontinue this promotion at any time at our sole discretion. Membership at Teachers is required by opening a Regular Savings account with a minimum of \$100. Dividends earned will be reported as interest on IRS Form 1099-INT (or Form 1042-S, if applicable). Federally insured by NCUA. For more information, please see a Teachers representative or call 1-800-341-4333.



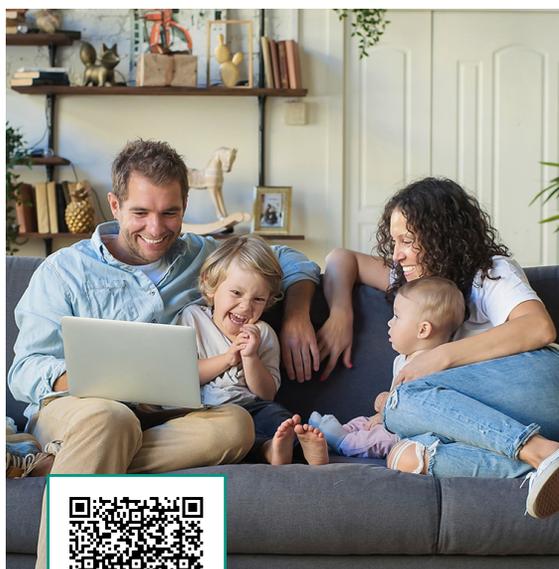
GET \$250 TOWARD A TEACHERS HOME EQUITY LOAN

Attend our monthly Home Equity Virtual Workshop and receive \$250 toward a home equity loan. You'll gain the knowledge you need to leverage the equity in your home to complete important projects, make large purchases, or even fund education expenses. The next workshop is on **Wednesday, June 15.**

Here is what you will learn:

- Types of Home Equity Loan products.
- Differences between Home Equity Loan & Home Equity Line of Credit.
- How to use a Home Equity Loan.
- What is needed when applying for a Home Equity Loan.

Sign up for the workshop by scanning the QR code!



Get started by scanning the QR code to begin an application.

BORROW WHAT YOU NEED ON YOUR TERMS

Personal Loan from Teachers

From consolidating debt or paying for unexpected expenses, to taking out a personal loan for home improvements, discover the benefits of a Teachers Federal Credit Union Personal Loan.



Quick
Approval



Rates as Low
as 7.99% APR*



Terms for
2-5 Years



Up to
\$50,000

* APR=Annual Percentage Rate. Rates and terms are subject to change without notice. *7.99% APR is for a maximum term of 60 months. For a term of 60 months; estimated monthly payment of \$20.28 per \$1,000.00 borrowed. Payment is based on a personal loan rate of 7.99% APR. Minimum personal loan payment amount is \$20.00. Rates and terms are subject to credit review and approval requirements. To obtain a loan from Teachers, membership is required by opening a minimum \$1 share savings account prior to loan closing.

TEACHERS 2ND ANNUAL TEACHER APPRECIATION WEEK CONTEST

After careful review of more than 1,000 nominations from across the nation and a public vote, we're excited to announce the winners of Teachers' 2nd Annual Teacher Appreciation Week Contest.

The 12 educators who have been awarded a \$1,000 classroom grant are...

K-5

Angela Boris, William Floyd Schools, NY
Robin Hughes, Hillsborough County Schools, FL
PatriciaAnn McCaffrey, Oyster Bay Schools, NY
Stephen O'Brien, Patchogue/Medford Schools, NY

9-12

Eric S. Banks, Westbury Union Free Schools, NY
Andres Diaz, Morris Hills Regional Schools, NJ
Mindy Viggiano, Greenport Union Free Schools, NY
Christy Zummo, Sachem Central Schools, NY

6-8

Kathryn Beleckas, Bellmore-Merrick Central High Schools, NY
Melanie Drinkwater, Canton Schools, CT
Brienne Torre, South Country Central Schools, NY
Amanda Williams, Brentwood Schools, NY

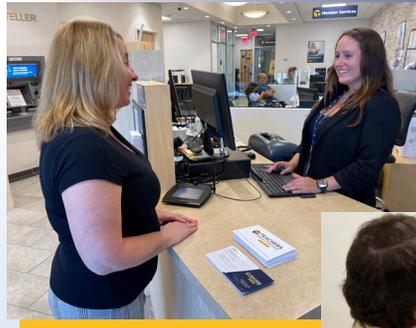
To learn more about these winners, visit teachersfcu.org/teachercontest



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 itself 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!

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 be closed on Monday, June 20 in observance of Juneteenth.

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 Rd.
 Commack - 10 Vanderbilt Pkwy.
 East Meadow - 2557 Hempstead Tpke.
 East Northport - 556 Larkfield Rd.
 Farmingville - 2410 N. Ocean Ave.
 Hauppauge - 102 Motor Pkwy.
 Holbrook - 5439 Sunrise Hwy.
 Huntington - 211 East Main St.
 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 St., Suite 23
 Port Jefferson Station - 5145 Nesconset Hwy.
 Riverhead - 176 Old Country Rd. (Rte. 58)
 Riverside - 180 Riverside Blvd. at W 69th St.
 Rocky Point - 561 Route 25A
 Selden - 301 Independence Plaza (Rte. 25)
 Shirley - 437 William Floyd Pkwy.
 Smithtown - 1 W. Main St.
 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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TEACHERS HEADQUARTERS

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