

AUGUST 2022

AMERICA'S BEST-IN-STATE CREDIT UNION!

We're proud to announce that Teachers has been named one of **America's Best-In-State Credit Unions** by Forbes!

This prestigious recognition was awarded to Teachers based on factors related to member experience, digital solutions, branch services, and financial expertise. These key differentiators helped us to not only be named one of the best in New York state, but as one of the best in the United States, with **only 3% of credit unions across the country selected for this distinction.**

As always, we are committed to helping our members achieve their financial goals. We want to express our deepest gratitude to our members for their loyalty, and for allowing us to serve you for nearly 70 years.

**BEST-IN-STATE
CREDIT UNIONS****Forbes
2022**

POWERED BY STATISTA

SMART ADVICE FROM THE CEO

Over the last several months, the Federal Reserve has steadily increased the overnight Fed Funds Rate, which has led to an increase in all borrowing and deposit rates. The Federal Reserve has taken this course as a way to help temper ongoing inflation. Furthermore, it is widely expected that they will continue on this course for the near future. At Teachers, we understand that these economic shifts can impact each of our members' financial lives differently. We are committed to offering you the best guidance to ensure you are positioned for success - no matter what financial situation you may be in.

Whether you are in need of consolidating debt, are interested in identifying ways to earn a higher return on your savings, or are looking to conduct a financial checkup, our experts are here to guide you. I encourage you to visit one of our branches or schedule an appointment to ensure you're on track to meet your financial dreams and goals.



President & CEO - Brad Calhoun

VACATION LOAN INTEREST RATES AS LOW AS

5.00%

APR*



Apply Today

FINANCE YOUR UPCOMING GETAWAY NOW!

The summer brings warm weather, sunshine, and the simple pleasures of outdoor activities. However, it won't be long until the colder months are here and we're yearning for those good vibes again. Now is the time to start planning that winter getaway.

With a Teachers Vacation Loan, you can fund a family vacation, road trip, or excursion with interest rates as low as **5.00% APR.***

**Complete an online application
in minutes. Apply by August 31!**

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. 5.00% APR is for a maximum term of 24 months and a maximum loan amount of \$5,000.00. For a term of 24 months; estimated monthly payment of \$43.88 per \$1,000.00 borrowed. 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.

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, August 17.**

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 Today



CREDIT CARD BALANCE TRANSFER

Lower Rates Are Better Rates

Say goodbye to your high-interest rate credit card and hello to a Teachers Platinum, Cash Back, or Low Rate credit card with zero balance transfer fees.

Existing and new Teachers credit card holders benefit from a low introductory APR* and no balance transfer fees.

*APR=Annual Percentage Rate.

Apply Today



REFER-A-FRIEND TO TEACHERS!

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

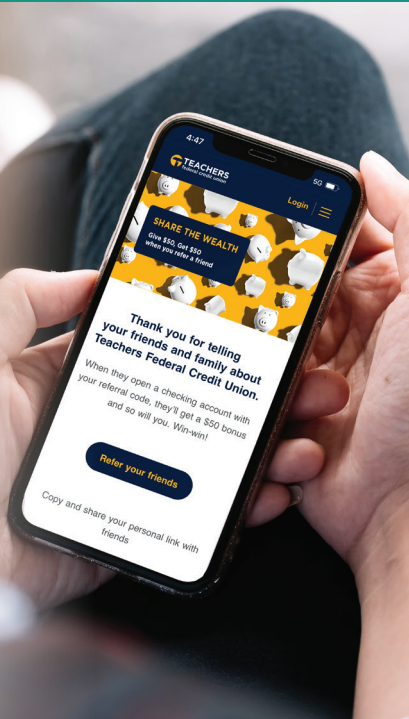
Teachers is here to make financial dreams come true, and no one knows that better than our members. That's why we're rewarding you for sharing your Teachers story and referring friends and family to join our credit union. You can earn up to \$500 in referral bonuses per calendar year!

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.



SECOND ANNUAL SPONSORSHIP OF ISLAND HARVEST

Island Harvest Food Bank is a leading hunger-relief organization that provides food and other resources to people in need. To help aid the charity's efforts to end food insecurity in the Long Island region, Teachers continued its sponsorship of Island Harvest Food Bank's Healthy Harvest Farm in Brentwood, NY, with a donation of \$20,000. In 2022 alone, Teachers employees have assisted the charity with more than 600 hours of volunteer time, and will continue to provide the organization with support through the remainder of the year.

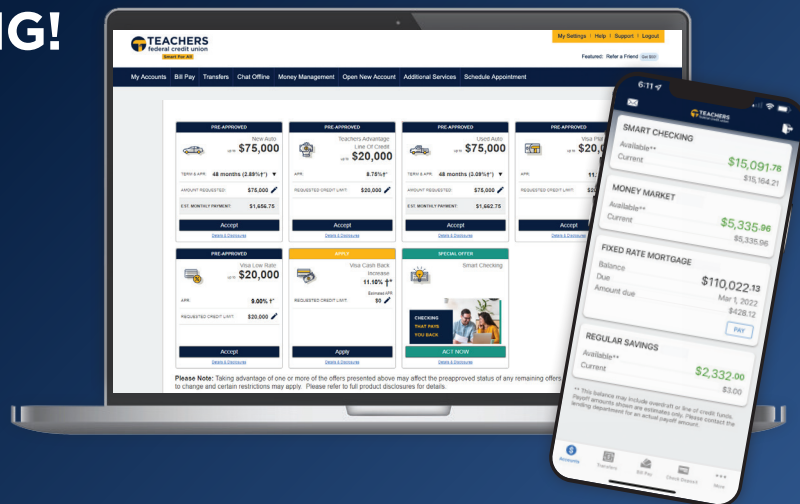


ENROLL IN ONLINE BANKING! IT'S FAST, SECURE AND CONVENIENT.

Get secure, 24/7 instant access to your Teachers accounts from a computer or mobile device.

A full range of services allows you to:

- Check balances
- Make payments and transfers
- Download or print statements
- Budget and track spending



**Not enrolled in Teachers Online or
Mobile Banking?**

Enroll Today

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



WE'RE HIRING JOIN THE TEACHERS TEAM!

As one of the nation's largest credit unions, 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.**

Learn More

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 Lloyd 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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