



NEWSLETTER



Ticonderoga
FEDERAL CREDIT UNION

Fall 2018

Auto loans made EASY!



Get pre-approved for your next vehicle loan on our website or stop by any of our branch locations.

www.tfcunow.com

DOWNLOAD the TFCU Mobile App* today!

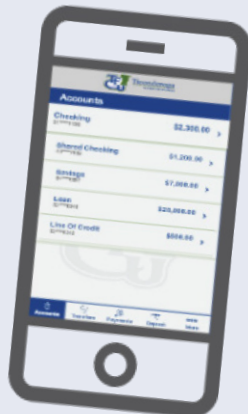
Transfer Funds

View Account Balances

Apply for Loans

Deposit Checks with Mobile Deposit

Set Account Alerts



*Data transfer fees may apply from your mobile carrier.

International Credit Union Day October 20, 2018

TFCU is celebrating 64 years of service throughout the week!

To KICK OFF TFCU's CREDIT UNION WEEK, we will be serving complimentary apple cider with a cider donut when you visit any of our three branches on Monday, October 15.

Also during the week, we will serve up free michigan dogs, soda, chips and cookies at our BBQs. We invite you to bring a friend or family member who is not yet a member to the BBQ!

Thursday and Friday you can bring your confidential documents to be securely destroyed on site at our ShredFest events. In exchange for free paper-shredding, a donation of a non-perishable food item is requested. See schedule of events for hours and locations at your nearest branch. There is a 10 box limit per person/per event.



SCHEDULE OF EVENTS:

Monday - October 15
- **Cider and Donuts** at ALL branches.

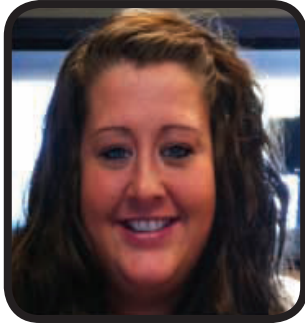
Wednesday - October 17
- Port Henry branch **BBQ**: 11:00-2:00

Thursday - October 18
- Ti branch BBQ from 11:00-2:00
- E'town branch **ShredFest** : 12:00- 2:30
- Port Henry branch **ShredFest**: 3:00-5:00

Friday - October 19
- E'town branch **BBQ**: 11:00-2:00
- Ti branch **ShredFest**: 9:00-1:00

TEAM TFCU UPDATES

Anna Elethorp, Member Service Representative, will be stationed in our Port Henry Branch.



Sam Ferguson has transitioned from her role as teller to the Member Service Representative in our Ticonderoga Branch.



Jessica O'Connor has joined our team as Receptionist in our Ticonderoga Branch

Donations of non-perishable food items are being collected at each of our three branches through October 31st.



Help us support three area food pantries in Ticonderoga, Moriah and Elizabethtown.

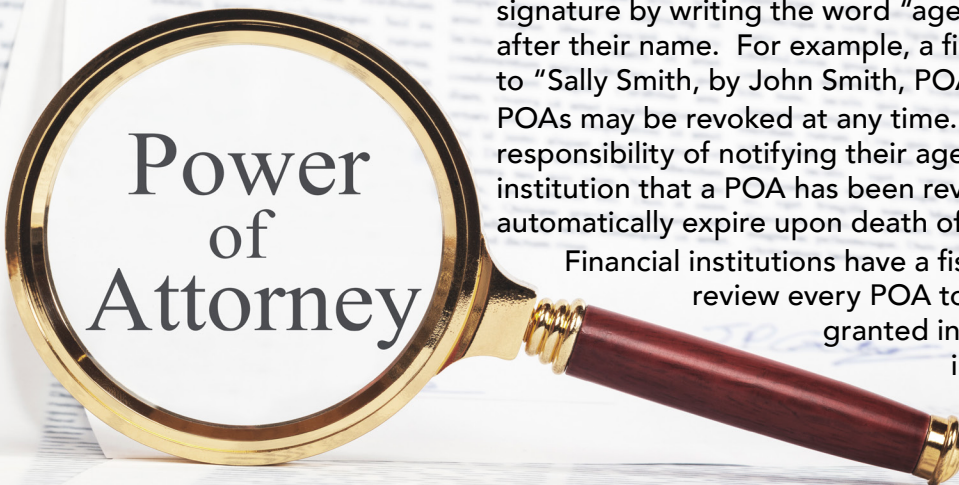
What is "Power of Attorney"? A Power of Attorney ("POA") is a legal document one uses to appoint another person to act of his/her behalf. A "grantor" or "principal" describes the person who has executed the power of attorney. The person given the fiduciary responsibility to act in the best interests of the principal is called an "attorney in fact" or "agent."

Durable POAs enable the agent to act for the principal even after the principal is not mentally competent or physically able to make decisions.

When utilizing a POA, agents will need to indicate that they're acting under a power of attorney. Agents will sign their own name after the principal's name, after including the word "by." Agents will also need to end the signature by writing the word "agent," "attorney in fact," or "POA" after their name. For example, a final signature should read similar to "Sally Smith, by John Smith, POA."

POAs may be revoked at any time. Principals have the responsibility of notifying their agent and also their financial institution that a POA has been revoked. All powers of attorney automatically expire upon death of the principal.

Financial institutions have a fiscal responsibility to carefully review every POA to determine the type and duties granted in the document. For more information concerning POAs, we recommend consulting with legal counsel.



Community Corner



Essex County Fair



School Supply Drive



StreetFest

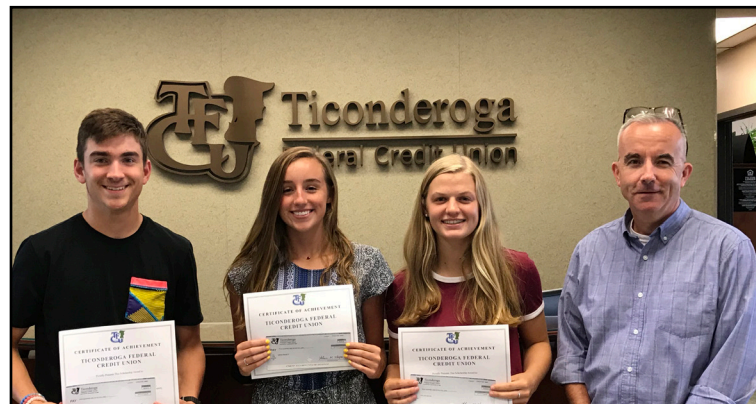
Ticonderoga Federal Credit Union Awards Scholarships to Members

Ticonderoga Federal Credit Union (TFCU) has awarded \$2,000 in college scholarships to four high school seniors to help finance their college education. The students, members of TFCU, were chosen based on their outstanding academic and extracurricular achievements.

The four high school seniors who each received the \$500 TFCU award were Ticonderoga High School seniors; Sierra Stacy attending RPI, Evan Graney attending Clarkson University, and Sarah Bresett attending Union College as well as Westport Central School senior Taylor Gough who will attend SUNY Oneonta.

Sierra Stacy was also a recipient of a \$250 award from the Adirondack Chapter of the New York Credit Union Association.

"We are very pleased to award these scholarships to our hard-working young members," said Shawn Hayes. "It proves that the 'people helping people' philosophy of the credit union movement is alive and well here in our area."



Pictured Above Left to Right: Evan Graney, Sarah Bresett and Taylor Gough and TFCU President/CEO, Shawn Hayes.



Pictured Above Left to Right: TFCU President/CEO Shawn Hayes with Sierra Stacy.

Making a Difference

Here is what a member had to say recently about TFCU Loan Officer Theresa Dornan...

"She saved me \$2,000 on a loan that I had through another bank.

Thanks Theresa!"

- Ron Drake TFCU Member



TFCU CHRISTMAS LOANS

Need a little extra cash for the holidays?

Christmas loans, a yearly tradition at TFCU, let you borrow a small amount of money for whatever expenses you incur during the Christmas season without paying the high interest rates of many credit cards.

Enjoy **Low Interest Rates** and the options of **NO PAYMENT** due until January 31, 2019

Christmas loans are available October 1st through December 24th. Annual Percentage Rate (APR) is subject to credit qualification and determined by your individual credit history. Christmas loans are a 12 month installment loan. Interest will accrue before first payment is due.

Apply online @ www.tfcunow.com or call 518-585-6725

Did you know TFCU offers **MORTGAGE LOANS?** Our rates are competitive and you get a local Mortgage Loan Officer ready to help you through the process.

Contact Theresa Dornan at 518-585-6725 ext 2218 or apply online @ www.tfcunow.com



Upcoming Closures

- October 8 - Columbus Day
- November 12 - Veterans' Day Observed
- November 22 - Thanksgiving
- December 24 - Closing Early at 1:00 pm
- December 25 - Christmas

TFCU Services are always available via Connected Banking, our TFCU Mobile App, our three branch ATMs, and by audio response.

Our Mission

To enhance the lives of our members by offering a full range of convenient and economic services while maintaining financial security.

Our Members

TFCU offers membership to our friends and neighbors who live, work, worship, attend school in, or businesses or legal entities located in: Essex County, Washington County, Towns of Hague, Horicon, Chester and immediate family members of those eligible, persons sharing a household and organizations of such persons.



Ticonderoga
FEDERAL CREDIT UNION

Federally insured by NCUA.



CONTACT US

LOCAL PHONE: (518) 585-6725
OUT OF AREA: 888-TFCU-NOW
FAX: (518) 585-7086

WEBSITE: www.tfcunow.com
E-MAIL: memberservice@tfcunow.com
LOANS AFTER HOURS: Online @ www.tfcunow.com or 866-464-2185
IN-TOUCH AUDIO: 800-806-7842

BRANCH LOCATIONS

TICONDEROGA - 1178 NYS Route 9N
PORT HENRY - 43 Meacham Street
ELIZABETHTOWN - 7519 Court Street
E'TOWN MAILING ADDRESS - PO Box 96

OUR CORE VALUES: FINANCIAL STRENGTH. COMMUNITY. SERVICE. INTEGRITY.