

# NEWSLETTER



Summer 2019

## Build the life you love.



### **Finding the right mortgage**

The process of buying a home can be overwhelming.

In partnership with OwnersChoice Funding, we are pleased to offer competitive mortgage financing programs:

- Conventional
- FHA
- USDA
- VA (for Veterans only)

### **Thinking about refinancing?**

Life changes. Having the ability to refinance your mortgage loan may be helpful as you adjust to change.

Whether you are looking to change your monthly payment or the terms of your loan, we are here to help find the best option for your specific needs.

### **Make your dreams come true.**

Home Equity and HELOC loans allow you to borrow money using the equity in your home to pay for home renovations, consolidate debt, pay for educational expenses and more!

We offer a variety of competitive rates and terms. View our rates at [www.tfcunow.com](http://www.tfcunow.com).

**Visit [www.tfcunow.com](http://www.tfcunow.com) to schedule a consultation or contact Theresa Dornan at (518) 585-6725 ext. 2218 or by email: [tdornan@tfcunow.com](mailto:tdornan@tfcunow.com)**

NMLS #1135443



## TFCU Team Updates



**Casey Allen** of Moriah has transitioned from part-time to a full-time teller. We are so happy to have Casey in this new role.

We are excited to announce that **Kathie Coller** joined the TFCU team in June as our new loan officer. Kathie will be stationed in the Elizabethtown branch. Please help us welcome Kathie aboard.



## TFCU Board Updates



The Board of Directors has elected **Richard Carpenter** to succeed David Baird as Chairman of the Board. Carpenter has significant volunteer service to TFCU as well; having served as

Chairman of the Supervisory Committee.

In March, the TFCU board voted to appoint retired Ticonderoga High School teacher

**Richard McClintock** to the Board to fill the seat vacated when former board member, Francine Burke retired.



## SCHOOL SUPPLIES DRIVE!

TFCU will again accept school supply donations starting July 22<sup>nd</sup> through August 16<sup>th</sup>.



Supplies may be dropped off in the bins located at each of TFCU's three branches. Supplies will be donated to the schools nearest to the drop off location where they are received.

### ITEMS NEEDED

*Pencils, Pens, Backpacks, Crayons, Glue Sticks, Notebooks, Scissors, Pocket-Folders, Binders, Loose-leaf Paper, Wet Wipes, Tissues. Cash donations are always welcome.*



**Shana Macey**, President of Crown Point Telephone was appointed to the Board in April, to fill the seat of David Baird.

**StreetFest will be July 27<sup>th</sup> in Ticonderoga. TFCU will be there with Penelope the Clown!**



**For event details go to [www.ticonderogany.com](http://www.ticonderogany.com)**

## Elder Financial Exploitation

Financial exploitation targeting older adults is a major problem that is growing across the United States. Research shows that as many as five million older adults are victims of elder abuse each year. Financial exploitation, also known as financial abuse, is believed to cost seniors an estimated \$3 billion annually.

What is considered financial exploitation (abuse)? Financial exploitation happens when someone illegally or improperly uses your money or property for their own benefit. This type of exploitation can be committed by someone you know or a complete stranger.

### Are you at risk?

Everyone could potentially be the target of financial exploitation and everyone should be cautious with their financial matters, especially older adults. You might be particularly at risk if: you depend on others for meeting many personal needs; you recently lost a spouse or loved-one who handled your finances; family or friends regularly handle your finances; you feel isolated from society; you have difficulty understanding finances; and/or you live in a long-term care setting.

Reporting the issue may not be easy, especially when you suspect a friend or family member might be the offender. But it is important to remember that financial exploitation is a crime. You and your finances have the right to be safe and secure! There are agencies in your state and community that deal with protecting the financial safety and well-being of older adults.

- If you feel threatened and believe you are in immediate danger, contact local law enforcement (911). To report a suspected crime in a non-emergency situation, you can contact local law enforcement at their regular phone number.
- The Eldercare Locator is a nationwide, public service that connects older adults and caregivers with local aging resources that can help, such as an Area Agency on Aging, Aging and Disability Resource Center or Title VI Native American aging program. Through the Eldercare Locator you can get connected with an agency in your community, Adult Protective Services or an Ombudsman office (for abuse happening in a long-term care



facility). Call the Eldercare Locator at 800.677.1116 or visit [www.eldercare.gov](http://www.eldercare.gov) .

- Adult Protective Services (APS) are services provided to ensure the safety and well-being of older adults and adults with disabilities (policies vary by state) who are in danger of being mistreated, neglected or exploited. Each state has an Adult Protective Services program. You can locate the phone number and website for the APS in your state at [www.napsa-now.org/get-help-in-your-area](http://www.napsa-now.org/get-help-in-your-area) .
- Long-term Care Ombudsmen are advocates for residents of nursing homes, board and care homes and assisted living facilities. Ombudsmen provide information about how to find a facility and what to do to get quality care. They are trained to resolve problems. If you want, the ombudsman can assist you with complaints about abuse or neglect. Every state is required to have an Ombudsman Program. For more information, go to [www.ltombudsman.org/ombudsman](http://www.ltombudsman.org/ombudsman) .
- The National Center on Elder Abuse has general information to help inform you about elder abuse. Learn more at [www.ncea.aoa.gov](http://www.ncea.aoa.gov)

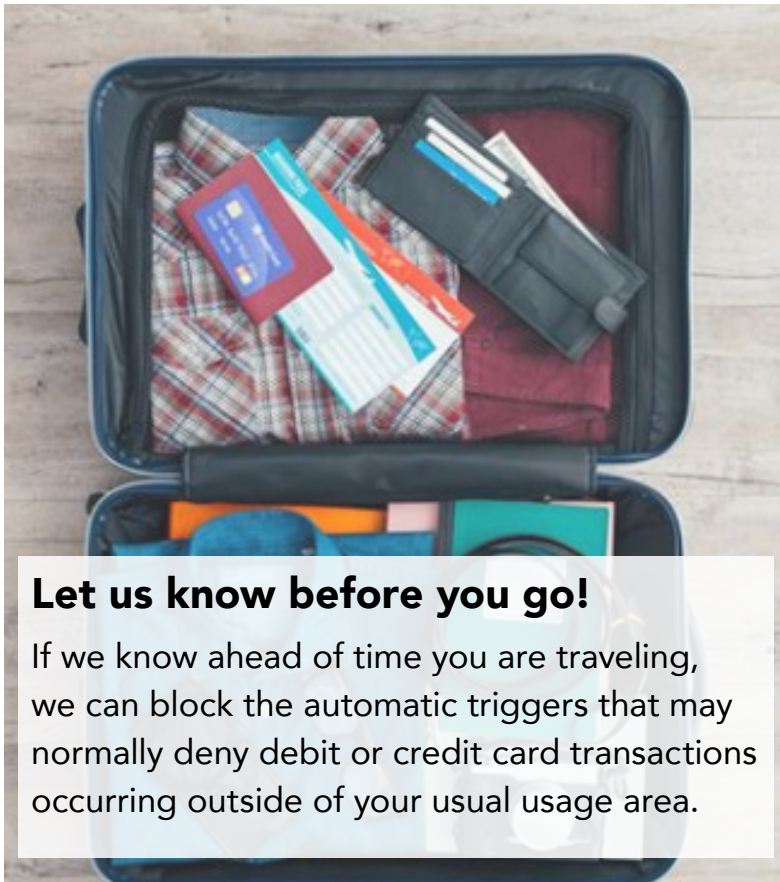
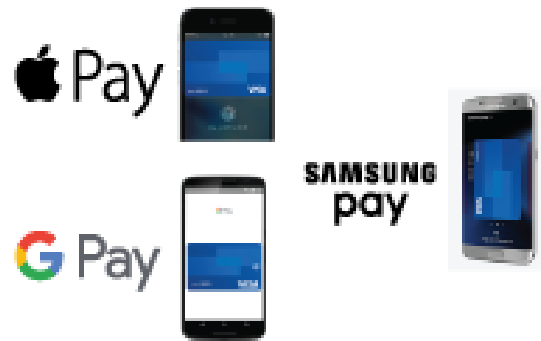
### Reference

1. Eldercare Locator. The Eldercare Locator is the first step to finding resources for older adults in any U.S. community and a free national service funded by a grant from the U.S. Administration on Aging (AoA). The Eldercare Locator is administered by the National Association of Area Agencies on Aging (n4a).

## It's here!

Pay with your TFCU Visa® debit card using Apple, Google and Samsung pay. An easy, secure, and private way to pay.

To learn more visit [www.tfcunow.com/mobile-wallet](http://www.tfcunow.com/mobile-wallet)



### Let us know before you go!

If we know ahead of time you are traveling, we can block the automatic triggers that may normally deny debit or credit card transactions occurring outside of your usual usage area.



TFCU is pleased to offer  
**Discounted Great Escape Tickets**  
to our members.

**\$44 Good Any Day**  
**\$72 Season Pass**

Visit your local TFCU branch  
to purchase tickets.

### Upcoming Closures

July 4 - Independence Day  
September 2 - Labor Day

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

### 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, Washington, Warren, Clinton and Franklin Counties in New York and Addison County in Vermont and immediate family members of those eligible, persons sharing a household and organizations of such persons.

## CONTACT US

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

WEBSITE: [www.tfcunow.com](http://www.tfcunow.com)  
E-MAIL: [memberservice@tfcunow.com](mailto:memberservice@tfcunow.com)  
LOANS AFTER HOURS: Online @  
[www.tfcunow.com](http://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 Mission

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



**Ticonderoga**  
FEDERAL CREDIT UNION

Federally insured by NCUA.



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