



Triboro Postal Federal Credit Union

NEWSLETTER

TRIBORO POSTAL FCU BOX 520487 FLUSHING NY 11352-0487

(718) 961-7585

VOLUME XXIX No. 2 YOUR OFFICIAL NEWSLETTER APRIL 2019

Annual Meeting



Our annual meeting will be held on **Wednesday, June 12**, at 6:30 P.M. at the **Immaculate Conception Center, located at 7200 Douglaston Pky**, in Little Neck. It is located on **Douglaston Pky, between 244th Street and Oak Park Drive, near the Cross Island Pky.**

Call our office, by May 10, if you plan to attend.

As always, **MEMBERS ONLY.**

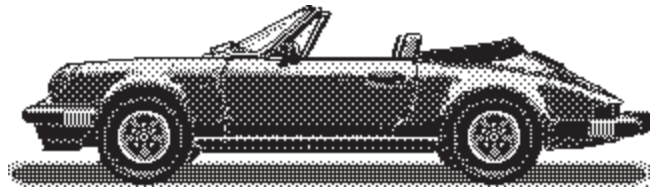
SPRING TIME IS NO TIME for PHISHING

Phishing pronounced (fishing) is when a person sends out an email to thousands of people trying to trick them into responding to an urgent request to update their personal information. The email pretends to be from a bank or credit card company and claims that there is a problem with your account. If you don't update your information quickly, all your information with that company will be lost. Companies will never ask you to update your information by email. Contact the company by phone before you update any information. Don't get caught by someone "phishing" for your personal information.



NEW CAR LOAN SPECIAL

This year's semi-annual car loan special will again be held for an entire month, from April 1st thru April 30th. Don't be misled by introductory offers and hard to qualify special rates from car dealers. We offer our members 2.9% for up to 48 months, and 3.9% for up to 60 months and a special 4.9% for 72 months. That's savings they can't match and it's that simple.



ELECTION NOTICE

The nominating committee has recommended the current incumbents, Ms. Janine Davidson, Ms. Dolores Gibson and Mr. Dennis Desposito for the three (3) Board of Director positions up for a vote this year.

DOWNLOAD OUR NEW MOBILITI APP
"TOUCH BANKING"
IOS / ANDROID
use code > triboropfcu

YOUR SAVINGS FEDERALLY INSURED TO AT LEAST \$ 250,000
AND BACKED BY THE FULL FAITH AND CREDIT OF THE U.S. GOVERNMENT

NCUA

NATIONAL CREDIT UNION ADMINISTRATION, A U.S. GOVERNMENT AGENCY

MAIN OFFICE HOURS

MON - TUE - WED 9 AM to 4 PM
THURSDAY 9 AM to 7 PM
FRIDAY 9 to 12 / PAYDAYS 8 to 12

BRANCH OFFICE HOURS

MON - THU 7 AM to 1 PM
FRI CLOSED / PAYDAYS 7 to 12

SHARE ACCOUNT RATES

	A.P.Y.
Share Accounts <small>(Minimum balance for dividends \$200)</small>	0.75 %
Share Plus Accounts (over \$50 k) <small>(average daily balance)</small>	1.00 %
Vacation / Holiday Club <small>(minimum balance for dividend \$ 50)</small>	0.75 %
Share Draft Accounts <small>(dividends <i>Monthly</i> - bal. over \$1500)</small>	0.25 %
1 yr Share Certificate	2.02 %
3 yr Share Certificate	3.03 %
IRA Share Certificate (1yr/3yr) <small>(dividends compounded quarterly) / (Penalty for Early Withdrawal)</small>	(2.02% / 3.03%)

LOAN RATES

	A.P.R.
Signature Loan	10.00 % (up to 36 m)
Signature Loan	12.00 % (37 to 60 m)
	<small>(new rates require a min. advance of \$ 1,000)</small>
Share Secured	3.00 %
Co-Maker Loan	14.00 %
	<small>(\$ 30,000 loan and under that require a co-signer)</small>

AUTO LOAN RATES

New Car	6.00 %	18 - 19 (60 m)
Used Car	7.50 %	16 - 17 (48 m)
	8.00 %	16 - 17 (60 m)
	8.50 %	14 - 15 (48 m)

*** IF SOMEONE NEEDS A CO-SIGNER THEY CANNOT BE A CO-SIGNER FOR ANOTHER MEMBER ***
 ***** ALL RATES SUBJECT TO CHANGE *****



Feeling Overwhelmed with your taxes?

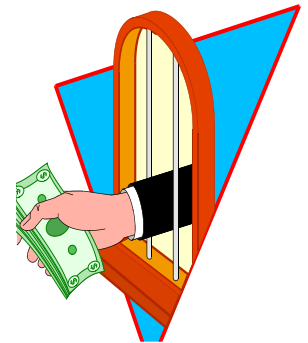
Why not take advantage of secure, easy and accurate tax software.

Triboro Postal FCU

has teamed up with Intuit's **TurboTax** to get your taxes done right. Get your maximum tax refund, guaranteed! ALL tax calculations are 100% accurate. You will also have access to their e-file option to insure fast refund returns. Go to our website, www.tpfcu.net for the link to our **TurboTax** offer.

LOAN INFORMATION

New members, after three months in credit union and on payroll deduction may borrow up to \$1,000 payable in one year. Other members are now eligible to borrow up to \$2,000 for each year in the credit union, with a maximum of \$15,000 for loans without a co-signer. Members who have claimed Bankruptcy within the last three years can qualify for loans on a case by case basis. Any credit reports showing judgements must be explained before a loan will be granted.



LOAN DISABILITY INSURANCE (TDI)

TDI covers your loan payments when you are out of work for more than 14 days and are under a doctor's care. It is your responsibility to contact the Credit Union and insure that all the insurance papers are completed and forwarded PROMPTLY, to the Insurance Company. We also offer this coverage for our TPFCU Platinum Visa card.



This office will be closed :

May	27	Memorial Day
July	4	Independence Day

EARLY WITHDRAWAL PENALTIES

1 YEAR TIME CERTIFICATES

- 30 DAYS DIVIDEND
- CURRENT UNPOSTED DIVIDEND

3 YEAR TIME CERTIFICATE

- 180 DAYS DIVIDEND
- CURRENT UNPOSTED DIVIDEND



FICO SCORE UNDER

CONSTRUCTION

Many people have asked what is a FICO score and how can I build the best score. The FICO score is a number that many institutions use to determine your credit worthiness. While it is difficult to increase your score over the short run, here are some tips to increase your score over a period of time.

- Pay your bills on time. Late payments and collections can have a serious impact on your score.
- Do not apply for credit frequently. Having a large number of inquiries on your credit report can worsen your score.
- Reduce your credit-card balances. If you are "maxed" out on your credit cards, this will affect your credit score negatively.
- If you have limited credit, obtain additional credit. Not having sufficient credit can negatively impact your score.

>> **FREE ANNUAL CREDIT REPORTS** <<
VISIT : ANNUALCREDITREPORT.COM
CALL: 1-877-322-8228

NEED MORE CHECKS ?

You can now order your checks online at : www.tpfcu.net. Click the link for ordering checks. Once you're on the Main Street site you will need the Order ID number and check number found on your check reorder form. It's **FAST, EASY, and SECURE.**



ADDRESS CHANGE



Please be sure to submit a change of address to the Credit Union either in person or through the mail. The Postal Service does not change your address on your Credit Union account.

SHARE WITHDRAWAL REQUEST

Any member requesting a substantial share withdrawal (more than 1/2 % of our Total Assets) must give a 2 week notice before the funds can be made available for withdrawal.

**** **BE SMART** ****

TAX REFUNDS

SAFE and EASY

Use direct deposit to your Triboro Postal FCU
Share account with routing # 2260-7529-1

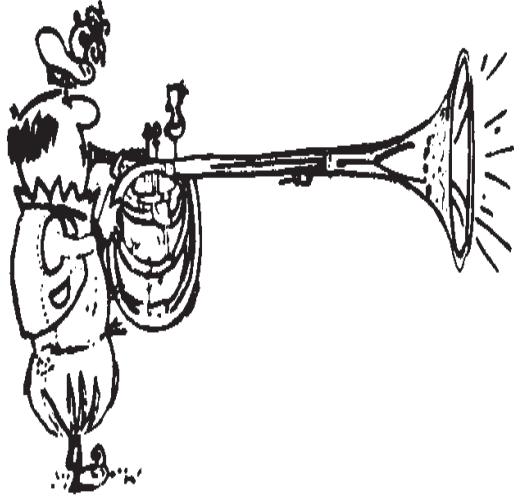


TruStage Insurance Agency AUTO and HOME Insurance

As a Triboro Postal credit union member, you have the chance to save money on your car and home insurance. Triboro Postal makes the TruStage Auto&Home Insurance program available exclusively for our members. You'll get the coverage you want from leading Insurance companies, the service you deserve and BIG savings.

CALL today 1-888-380-9287 or visit TruStageAutoHome.com

TRIBORO POSTAL FCU ONLINE BANKING



Go to our web-site WWW.TPFCU.net and click the link to our on-line banking web site. New applicants must complete a one time enrollment. Afterwards, once you log on, you can view all your account information, transfer money between checking and savings, view posted checks and withdraw funds from your savings account by selecting, “withdraw by check” under the Account Access-transfer funds tab. We also provide bill-pay, pop-money and bank-to-bank transfer services through the online system. Take advantage of this quick easy way to do your banking.

24/7 ATM FULL SERVICE MACHINE

We now have 2 full service ATM machines. One, at our Main Office location and another at the AMF Kennedy Branch. It handles cash or check deposits to member’s accounts along with cash withdrawals and balance inquiries.



WATCH YOUR SAVINGS GROW
3 YR TIME SHARE CERTIFICATE
NOW YIELDING 3.03 % (a.p.y.)