



TFED CONNECT

TFED MEMBER NEWS

Fall 2025



PAY TO *win!*

Use your TFed Debit Card
and you could win up to

\$1,000*

Through December 27th, every time you use your TFed Debit Card to make a purchase of \$5 or more, you'll be automatically entered to win cash prizes up to \$1,000!*



Scan or visit tfed.com/debitcardsweepstakes for full details!

Congratulations To Our Recent Sweepstakes Winners!



CONNECT
WITH TFED



A MESSAGE FROM THE CEO

As the year winds down, I want to take a moment to reflect on what we've accomplished together in 2025, and share what's ahead for 2026.

In June, we celebrated the extensive remodel of our Acushnet branch with a Ribbon Cutting ceremony. We are glad that so many members were able to come out and celebrate this special occasion with us. Thank you to everyone who stopped by, we loved meeting and connecting with you.

This year, we introduced the TFed Scholarship Program, awarding up to five \$3,000 scholarships to high school seniors entering full-time undergraduate study programs. Applications for our 2026 scholarship will be opening in December, more details on this will be released soon.

Construction of our new full-service branch on Cranberry Highway in Wareham is well underway. Our Marion location will be relocating to this branch, which offers a larger, more accessible space with drive-up service and on-site ATM access. We look forward to serving our members in this location in early 2026.

At TFed, we're committed to delivering exceptional service, innovative banking solutions, and a strong community presence. Our members are at the heart of everything we do, and we are grateful for your continued trust, and the opportunity to serve you now and in the future.



Nelson Tavares | President & CEO

Sneak Peek at our Wareham Branch





TFed In The Community

TFed is proud to give back to our community through monetary donations from our staff funded Dress Down Program and our Community Giving Program. You can also find us volunteering our time at local events throughout the year!

Through our Dress Down Program and Community Giving Program, we have donated over \$55,000 to local organizations so far this year. TFed Staff and the TFed Street Team have volunteered over 300 hours of service as a part of our community involvement initiatives. Have an organization or event you'd like us to consider? Complete our **Community Giving Request form** available at tfed.com.

Stay up-to-date with TFed's community efforts and the TFed Street Team on our social media channels Facebook, Instagram, YouTube & LinkedIn.

Financial Education

The TFed Street Team and TFed staff were busy teaching financial wellness all over the Southcoast area, partnering with local organizations such as the Taunton Council on Aging and the YMCA to deliver free and accessible in-person seminars to the public.

We offer seminars on: Budgeting and Financial Goal Setting, Avoiding Scams and Identity Theft, Saving for Retirement, Planning for Major Life Events, Credit & Debt Basics, Online & Mobile Banking Basics, and Youth & Teen Financial Education. We can also create custom presentations to fit the needs of your organization.

Want us to come to your organization? Visit tfed.com/seminars_workshops and fill out the interest form at the bottom of the page!





Auto Loans Made Easy!

Rates as low as

4.99% APR*

Limited Time Only

Scan or visit www.tfed.com to apply online or mention this ad at any of our branch locations



*APR is Annual Percentage Rate. Rate is effective as of 10/1/25 and may change at any time without notice. The advertised APR is the lowest rate available and applies to loans not previously financed with TFed Credit Union. Actual APR will be determined based on your credit score, loan amount, and loan term. For example, a 4.99% APR auto loan has an estimated monthly payment of \$18.08 per \$1,000 financed for a 63-month term. Loan terms and maximum amounts vary based on vehicle age and borrower qualifications. This rate is only available to qualified members with credit scores of 730 or higher. Not eligible on business loans. Regular rates and underwriting criteria apply to all credit requests. Other terms and rates are available. All loans are subject to credit approval. Limited Time Only.



GO PAPERLESS by enrolling in eStatements & eNotices!

Managing your finances has never been easier with TFed's eStatements and eNotices. Here are a few reasons to make the switch:

Get Statements Sooner

eStatements are available before paper versions arrive, giving you quicker access to your account details.

Enhanced Security

Digital statements reduce the risk of fraud and identity theft by eliminating the paper trail, keeping your information safer.

Convenience at Your Fingertips

All your statements are securely stored and accessible through Online Banking. You can download or print them whenever you need.

Sign up through Online Banking or give us a call at (508) 824-6466.

Making the switch to eStatements is simple and convenient!

*A \$2 monthly fee may apply to all paper statements. Visit www.tfed.com to view our complete schedule of fees.

TFed's Easy Checking Account Is Designed To Fit Your Lifestyle!

Benefits include:

- !FREE online & mobile access*
- !Access to our Early Pay Day Program**
- !Debit Card with access to thousands of ATMs through the MoneyPass® Network



Speak with a representative at one of our branches or call (508) 824-6466 to get started!

*Data rates may apply. **Your direct deposits are eligible to post to your accounts when received instead of on your settlement date, which is your actual pay date from your employer or benefit provider.

Are you a Middleborough Gas & Electric Department (MGED) customer looking to make your home more energy-efficient?

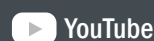
MGED offers a reduced-interest loan program in partnership with TFed that is designed to help fund upgrades that save energy and lower costs.

For details, visit www.mged.com or contact MGED at smartenergy@mged.com.



SUBSCRIBE TO TFED'S PODCAST

Banking Made Easy with TFed is an engaging and informative financial podcast brought to you by TFed and the TFed Street Team. Join our Hosts as we discuss the world of banking and personal finance, making it accessible and understandable for everyone.



Why Haven't Mortgage Rates Dropped After Federal Reserve Rate Cuts?

At TFed, we believe in making banking easy, which includes helping you make sense of the headlines. You may have heard that the Federal Reserve recently lowered interest rates. If you have been watching mortgage rates, you might be wondering: why have they stayed the same? Let's break it down.

Q: The Federal Reserve cut rates. Why aren't mortgage rates going down?

A: The rate that the Federal Reserve controls is called the Federal Funds Rate. This is the rate that financial institutions charge each other for very short-term loans, usually overnight. Mortgage rates, such as the 30-Year Fixed Mortgage Rate, are long-term. Because of this difference, changes in the Federal Funds Rate do not always translate directly into changes in mortgage rates.

Q: Why didn't mortgage rates fall after the most recent Federal Reserve cuts?

A: Mortgage rates had already moved lower earlier in the year when lenders anticipated that the Federal Reserve would begin cutting rates. By the time those cuts occurred, much of the benefit was already reflected in the market. The economy remains strong. Low unemployment and steady consumer spending have kept the 10-Year Treasury Yield, and therefore the 30-Year Fixed Mortgage Rate, from moving lower.

Q: What's the takeaway for me?

A: Lowering the Federal Funds Rate does not guarantee that the 30-Year Fixed Mortgage Rate will also decrease. Mortgage rates depend more on long-term conditions, including inflation expectations, investor demand for bonds, and the overall economic outlook.

At TFed, our goal is to keep you informed and make Banking Made Easy. If you have questions about how interest rates may affect your mortgage or homebuying plans, our team is here to help.



Limited Time Only

Start your homeownership journey with a low, locked-in rate for the first five years, giving you the flexibility to plan for the future.

5/1 Adjustable-Rate Mortgage

5.24% APR*

 EQUAL HOUSING LENDER



Natalia Maria Piasecki | Mortgage Originator
(774) 417-0379 | natalia.mariapiasecki@tfed.com
NMLS #1213036

Apply for a mortgage & earn up to \$1,000 in closing cost credits!**

Contact Natalia or Tom today to schedule your appointment or start the process online by scanning or visiting www.tfed.com



Tom Holman | Senior Loan Officer
(508) 243-9026 | tom.holman@tfed.com
NMLS #29152

*APR is Annual Percentage Rate. Introductory APR will be in effect for the first 60 months of your loan. The minimum APR is variable and subject to change annually beginning with the 61st billing cycle. The maximum APR is 18%. Maximum loan amount of \$806,500. Estimated monthly payment is \$5.52 per \$1,000 borrowed. Forecasted payment assumes principal and interest only. The amount of payment may change in the event that the rate varies. Minimum credit score of 700 is required. All loans are subject to credit approval. Products are available to qualified borrowers who own 1-4 family, owner-occupied homes or condominiums with a maximum loan-to-value ratio of up to 97% on purchase rate/term refi programs, loan-to-value ratios over 80% require the borrower to qualify for and purchase private mortgage insurance. Property insurance is required. Flood insurance may be required. Interest may be tax deductible; consult your tax professional regarding deductibility. Limited-time offer. Equal Housing Lender. NMLS #441401

Business Banking **MADE EASY**

Whether you are just starting out or growing your business, we offer the tools, support, and service you need to succeed!

TFed's Business Checking Account is built to support your business with:

- No monthly maintenance fees
- Unlimited Transactions
- Debit Card with Mobile Wallet & Tap To Pay
- Free Online & Mobile Banking
- Complimentary Business Supply Bundle*
- Sweep Service
- Dedicated Support from our Business Relationship Team

TFed will also cover your first year of membership dues at a participating local Chamber of Commerce!**



Ready to get started? Speak with a Business Relationship Manager today by calling (508) 824-6466, scanning or visiting [tfed.com/businessoffer](https://www.tfed.com/businessoffer)

*Offer includes a credit of up to \$300 for business checks and accessories through TFed approved check provider. **Eligible Chambers of Commerce include Taunton Area Chamber of Commerce, One SouthCoast Chamber, Cranberry Country Chamber of Commerce, and Cape Cod Canal Region Chamber of Commerce. TFed will contribute up to \$350 toward the cost of a new Chamber membership, paid directly to the selected Chamber. Only one Chamber membership may be funded per business. If dues are less than \$350, no cash difference will be paid. If dues exceed \$350, the business member is responsible for the remaining balance. Additional fees or requirements from the Chamber may apply. Membership must be initiated within 60 days of account opening to qualify. TFed reserves the right to modify or discontinue this program at any time without notice and may disqualify members at its sole discretion. Bonuses of \$10 or more on deposit accounts will be reported to the IRS. Additional terms and conditions may apply. Account must remain active to qualify for incentives.



Share TFed membership with your family & friends!

Simply scan or visit www.tfed.com/refer to share TFed with your family & friends.

As a bonus, you could each earn a

\$50 incentive*

when they open a TFed Easy Checking Account with Direct Deposit!

*Terms & Conditions: Applies to new member accounts only. To qualify, the referring member must be a TFed Credit Union Member and must have been a member in good standing for at least 90 days prior to referral. The referred member cannot be a current or former member of TFed Credit Union. Primary signer on the new checking account must be at least 18 years of age and may not be or have been a primary or joint signer on any personal checking account at TFed. Direct Deposit must process within 60 days of Checking Account opening with a minimum of \$50 per pay period to receive incentive. Once status has been verified, \$50 incentive will be deposited in each members savings accounts within 30 business days. Accounts must be open and in good standing at time of payout to receive incentive. Additional terms and conditions may apply. Cannot be combined with any other offer. Limited time only. TFed reserves the right to discontinue the program at any time without notice as well as to disqualify referrals at its sole discretion. TFed Credit Union employees, volunteers, or Board members are not eligible for Refer A Friend program. TFed Credit Union will report bonuses of \$10.00 or more on deposit accounts to the Internal Revenue Service. Referred account must be opened by 12/31/2025 to qualify.



Fraud Corner



Protect Yourself: Don't fall for these common scams

Scammers are always trying to stay one step ahead, utilizing the latest technologies in Artificial Intelligence (AI) to create convincing scams that could truly fool anyone. Here's a couple examples of how scammers are using AI to help aid in their crimes:

Voice Cloning: Scammers have technology that allows them to mimic voices of loved ones or company representatives. They then use the audio to demand urgent money transfers or sensitive account information.

Deepfake Video Pleas: Fraudsters use realistic videos to promote fake investments or impersonate trusted figures, relying on the victim's emotional responses to influence their decision-making.

If something feels off, trust your instincts. Do not accept unexpected calls. Always verify callers and sources of requests by using a known contact number or a number on a billing statement.

Scam Type	What It Looks Like	How to Stay Safe
Fake Delivery Alerts	"Your package is delayed—click here to reschedule"	These always spike during the holiday season. Go directly to the retailer's website or USPS/UPS/FedEx sites to track packages directly.
Bogus Charities	Emotional appeals via email or social media	Scammers exploit generosity during the holidays. Verify before donating using a site like www.charitynavigator.org
Gift Card Scams	"Pay with gift cards or lose your account"	No legitimate company asks for payment via gift cards.
Pet Adoption Cons	Cute puppy images with urgent payment requests and high shipping fees	Research the seller and avoid high pressure tactics. Reputable sellers want to match pets with the right owner not just make a quick buck.
Hyper Personalized Phishing	Email or text regarding your recent purchases, travel plans or local events	Tougher to spot - Beware of clicking hyperlinks. Always take note of typos and sender addresses that don't match up to the company.

Visit www.tfed.com/security_center for more tips and information to protect your information.



Enhance your TFed Debit Card with the efficiency, security & convenience of Mobile Wallets!

You can securely store your TFed Debit Card information on your smartphone and make payments with a simple tap or touch.

Simply visit www.tfed.com/mobilewallets & select your Digital Wallet for set-up instructions. Once setup is completed, your TFed Debit Card is just a tap or scan away!



Limited time only!

Get ready to ring in the gift-giving season
with a Holiday Loan!

Rates as low as

1.99%^{APR*}

up to 12 months

Apply online at www.tfed.com or speak with a representative today!

*APR is Annual Percentage Rate. Rate effective as of 10/1/25. APR advertised is the lowest rate available. Actual APR will be based on your credit score. Product is an Unsecured Personal Loan with a monthly payment of \$84.24 per \$1,000 financed. Maximum loan amount of \$1,000 not previously financed at TFed. Only available to qualified members with credit scores of 680 & above. Regular rates and underwriting criteria apply to credit requests over \$1,000. Other terms & rates available. All loans subject to credit approval. Limited Time Only. TFed reserves the right to discontinue the program at any time without notice as well as to disqualify members from this promotion at its sole discretion. Taunton Federal Credit Union employees, volunteers, or Board members are not eligible for this promotion. Membership is established by opening a \$5 share/savings account and is available to anyone who lives, works, worships or attends school in Bristol County, Plymouth County & Barnstable County in Massachusetts; Bristol, Kent, Newport and Providence counties in Rhode Island; and the Rhode Island towns of Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond and South Kingstown. Federally Insured By The National Credit Union Administration.  Equal Housing Lender. EOE.



Thank you for choosing
TFed as your credit union!
Scan or visit tfed.com/feedback to leave
us a Google review and let others know
about your TFed experience.

TFed
CREDIT UNION
14 Church Green
Taunton, MA 02780

PRSRT STD
U.S. Postage
PAID
Taunton, MA 02780
Permit No. 24