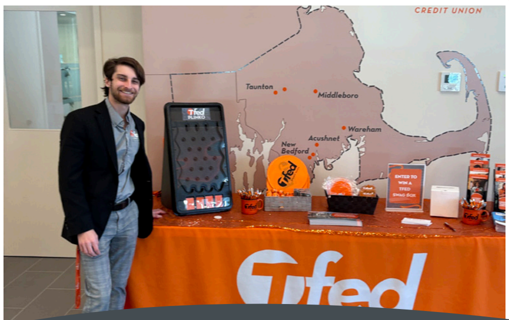
TFED CONNECT

TFED MEMBER NEWS

Spring 2026



Banking Made Easy in Wareham!

TFed Credit Union's newest branch located on Cranberry Highway in Wareham is now open!

At our grand opening celebration in February, we were proud to welcome TFed members, a representative from Senator Kelly Dooner's office, the Cranberry Country Chamber of Commerce, the Cape Cod Canal Region Chamber, the Town of Wareham, TFed employees, and members of our Board of Directors. Thank you to everyone who stopped by, we loved meeting and connecting with you!

Whether you're looking to save more or borrow smarter, we invite you to stop by or scan the QR Code to explore our current lending and deposit specials.

CONNECT WITH TFED

A MESSAGE FROM THE CEO

I'm excited this Spring to bring you great news about TFed Credit Union's continued growth. This past February, TFed held a Grand Opening for our newest full-service branch in Wareham! This event marked the moment we not only opened a new building, but replaced our Marion office with, a modern, enhanced-service, and community-focused facility that brings our offerings closer to where our members live and work.

Over the past few months, we've been hard at work, strengthening the products, technology and member experience that you've come to expect from TFed. We've introduced improvements to our consumer and business digital platforms, offering features designed to make your banking experience easier, including a built-in debit card management module. These tools are wrapped within our online banking platform to give you more confidence and convenience. Our lending programs are also experiencing improvements that have seen families step into or improve their homeownership experience, finance a vehicle, or help local entrepreneurs access the capital they need to be successful.

Pictured are Nelson Tavares with Greg Czahar, member of TFed's Board of Directors, & Valerie Glynn, President of the Cranberry Chamber of Commerce

Along with the rest of our locations, the new Wareham branch is a proud step that brings the TFed experience into a welcoming and accessible space designed for the communities we serve. There, you'll find expanded hours, dedicated team members, and a facility that will streamline your everyday banking experience. Be sure to stop by and see the personal service you've come to expect from TFed in action.

As we look ahead to 2026 and beyond, our mission remains unchanged. TFed is working hard to make banking easy. Thank You for your feedback, support, and patronage; together we're building something exceptional.

Nelson Tavares | President & CEO

Pictured are Nelson Tavares and Gloria Camara, Branch Manager of the Wareham Branch.

TFed In The Community

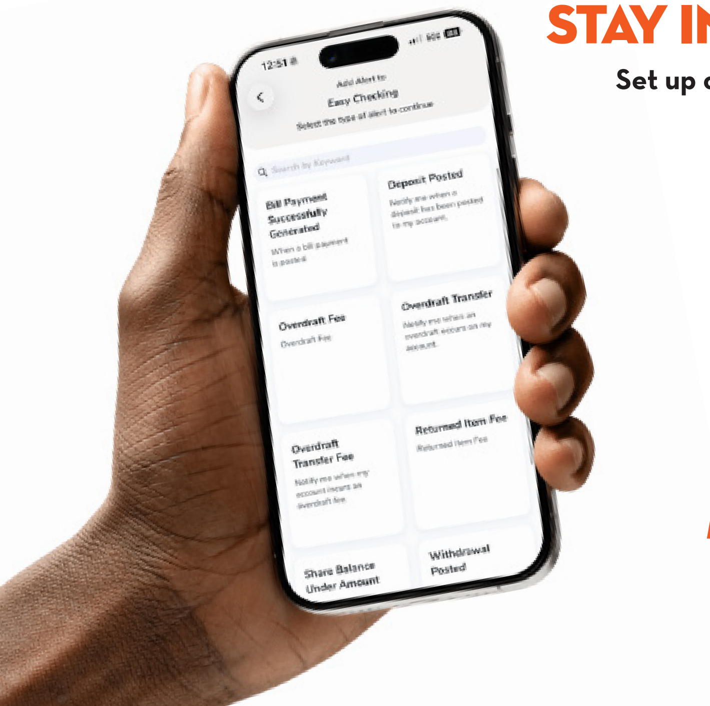
TFed is proud to give back to our community through monetary donations from our staff funded ***Dress Down Program*** and our ***Community Giving Program***. You can also find us volunteering our time at local events throughout the year!

Through our Dress Down Program and Community Giving Program, we have donated ***over $30,000*** to local organizations through April of this year. TFed Staff, Board members 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 & LinkedIn.

STAY INFORMED WITH ACCOUNT ALERTS



Set up customized alerts to help you keep track of the account activity that matters most to you, including:

- **Deposits**
- **Withdrawals**
- **Bill payments**
- **Overdraft transfers**
- **Fees**
- **Account balances**

With the ability to set dollar limits, you can control what alerts you receive.

Log in to Online Banking to set up your alerts today!

Staying on Track When Costs Are Rising

If your budget feels tighter lately, you're not alone. Rising costs for essentials like gas, groceries and utilities are putting pressure on households across the country. In fact, recent data shows that more than half of Americans say higher gas prices alone are already impacting their finances.[1] Those increases often force tough decisions elsewhere in the budget.

The good news? With a few strategic adjustments, you can stay in control and keep your financial goals on track.

Start With What You Can Control

When prices rise, your budget needs to adapt. Begin by reviewing where your money is going right now. Many people are surprised at how much small, everyday expenses add up over time. Tracking your spending, even for one month, can help identify areas where you can cut back or shift priorities.

Focus on Needs First

In a high-cost environment, it's more important than ever to separate needs from wants. Many households are already adjusting this way. About 66% of Americans who expect financial pressure say they plan to cut back on non-essential spending like dining out.[2]

Adjust for Rising Costs

Budgeting today isn't about doing less. It's about doing things differently. A few practical ways to offset rising costs:

- Plan meals and shop strategically to reduce grocery spending
- Combine trips or adjust driving habits to save on gas
- Review subscriptions and cancel what you don't use
- Delay large purchases when possible

The Bottom Line

Things may feel unpredictable, but your financial plan doesn't have to be. A flexible, realistic budget can help you stay on track, reduce stress, and continue working toward your goals. Remember, small adjustments today can lead to big results over time!

Visit www.tfed.com/financialwellness for more budgeting tips, as well as helpful budgeting guides and worksheets to help you get started.

Sources include: [1]Reuters/Ipsos Poll on Gas Prices Impact (2026), [2]YouGov: U.S. Budgeting Trends (2026)

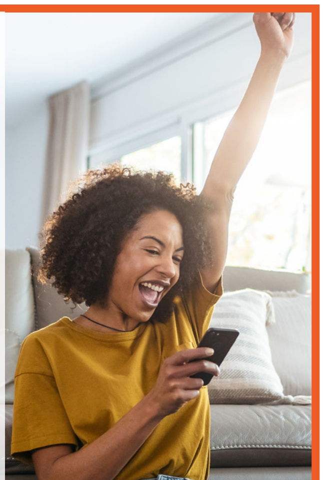
TFed's Easy Checking Account Is Designed To Fit Your Lifestyle!

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.*

Debit Card Management Made Easy!

Introducing new card management features within Online Banking and the TFed Mobile App!

·Set card controls by location, merchant type, and spending limits

·Spending insights for a clear picture of when and where your purchases are made

·Add travel plans so that you can use your card worry-free

·Add your debit card to your digital wallet

·Know where your card is stored online

·Receive Real-time transaction alerts

Ready to get started?

Select CARDS within Online Banking or the TFed Mobile App to access your controls!

Download on the App Store

GET IT ON Google Play

Data rates may apply. Check with your mobile phone carrier for details. Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay™ is a trademark of Apple, Inc.

Limited Time Only!

5/1 Adjustable Rate Mortgage

5.49% Nominal Rate

5.912% APR*

Apply for a mortgage and you could earn up to **$1,000** in closing cost credits!**

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

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**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. Maximum loan amount of $806,500. Estimated monthly payment is $5.68 per $1,000 borrowed. Forecasted payment assumes principal and interest only. Adjustable rate and payment example is fixed for the first 5 years; then adjusts every 1 year to 2.75% above the weekly average yield on the 1-year U.S. Treasury Constant Maturity Index. Interest rate cap of 2% per adjustment and 6% over the life of the loan apply. 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. TFed reserves the right to discontinue any of these programs at any time without notice as well as to disqualify members at its sole discretion. TFed employees, volunteers, or Board members and their immediate families are not eligible for this promotions. ** *Available for new, Fixed Rate and Adjustable Rate First Mortgage transactions or Refinances only. This offer is not available for mortgages secured by commercial property or manufactured homes. The credit will be applied at the time of loan closing and will be reflected on the Closing Disclosure. Not valid with any other offers or programs. Subject to underwriting and credit approval. Property insurance required. Flood insurance may be required. Limited Time Only. TFed reserves the right to discontinue any of these programs at any time without notice as well as to disqualify members at its sole discretion. TFed employees, volunteers, or Board members and their immediate families are not eligible for this promotions. Equal Housing Lender | EOE. Offers expire 6/30/26.*

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

*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.

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

GO PAPERLESS

by enrolling in eStatements & 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.

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.

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Fraud Corner

Spring & Summer Fraud Watch: Stay Alert as Scams Heat Up

As spring and summer bring warmer weather, travel plans, and home improvement projects, fraudsters also become more active. Scammers often take advantage of seasonal activities and distractions, so being aware of common warm weather scams can help you protect your money and personal information.

Here are a few trends we typically see during the spring and summer months, and what you can do to stay safe:

Home Improvement & Contractor Scams
With home projects in full swing, scammers may pose as contractors offering pressure filled "limited time" deals for roofing, paving, landscaping, or storm repairs. Red flags include:

- Requests for large upfront payments or cash only
- Door to door offers without a written contract
- Refusal to provide references or license information

Tip: Always research contractors, get multiple estimates, and never rush into a decision.

Travel & Vacation Scams
Fraudsters know members are booking flights, cruises, and vacation rentals. Watch out for:

- "Too good to be true" travel deals on social media or email
- Fake rental listings that ask for payment outside trusted platforms
- Phishing emails claiming to be from airlines or hotels

Tip: Book travel through reputable websites and verify unexpected travel related messages before clicking links or sharing information.

Seasonal Job & Youth Employment Scams
Students and seasonal workers are often targeted with fake job offers. Warning signs include:

- Offers that require payment for "training" or equipment
- Requests to deposit checks and return a portion of the funds

Tip: Legitimate employers won't ask you to send money or use your bank account to move funds.

How to Stay Safe
If you believe you've been targeted or have questions about a possible scam, contact the credit union right away. Early reporting can help protect your account—and may help others avoid the same scam.

Let's enjoy the season with confidence and peace of mind.

Here are a few key reminders to keep in mind:

TFed will never call, text, or email you asking for your full debit card number, PIN, online banking credentials, or secure verification codes

We will never pressure you to act immediately or threaten legal action over the phone or via text

We will never ask you to send money, click suspicious links, or scan QR codes to resolve an issue

If something doesn't feel right, trust your instincts. Do not respond, do not click links, and do not provide any personal information.

Scan or visit tfed.com to access the TFed Security Center to access information on the latest scams targeting our area, as well as tips to help you stay protected!

*APR is Annual Percentage Rate. Rate is effective as of 5/1/26 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.

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.

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