



TFCU CONNECT

TFCU MEMBER NEWS

Winter 2025



IN THIS ISSUE

- A Message from the CEO 2
- Special Sneak Peek 3
- Fraud Prevention 4
- Mobile Wallets 6
- TFCU In The Community 7
- Consumer Loan Special 8



CONNECT WITH TFCU

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.

A New Era Begins This Winter at TFCU!

This winter marks a new chapter for Taunton Federal Credit Union! We have some exciting updates in store, including the remodel of our Acushnet branch and the addition of a brand-new branch in Wareham. We're committed to enhancing your banking experience and expanding our presence in the community.

Continue to the next page to hear from our CEO, Nelson Tavares, about these exciting updates.



A MESSAGE FROM THE CEO

Happy New Year! As we turn the calendar to another year, I'm excited to share several updates happening at the Credit Union.

With a New Year comes new beginnings. Taunton Federal Credit Union has proudly served Taunton and its surrounding communities since 1947, by providing full-service banking solutions and progressive technology options to its membership. As the Credit Union continues to evolve and expand its reach, the Executive Management team and Board of Directors recognized the need for a refreshed brand identity that reflects the Credit Union's future while honoring its past. While we want to preserve everything that TFCU has stood for over the past 75 years, we also realized that with a field of membership that covers a widespread area of Southeastern MA and the majority of Rhode Island a change was needed.

While our name will remain Taunton Federal Credit Union, our brand will change to TFed beginning January 15th. Our new brand is a reflection of our ongoing commitment to our members and the communities that we serve. Although we are introducing a new look, our dedication to providing exceptional service and innovative financial products remains unchanged. Our members can continue to rely on us for the same high-quality offerings and personalized service that TFCU is known for. I encourage you to visit tauntonfcu.com/tfed to learn more about the transition to our new brand.

We are also excited to announce some additional plans that we have been working on. Our Acushnet office is currently undergoing renovations to create a modern layout that will enhance the member service experience by providing a more functional open concept design. Renovations are expected to be completed by the Spring, at which time a Grand Reopening celebration will be announced.

As renovations continue in Acushnet, we are excited to share that we will be opening a full-service branch on Cranberry Highway in Wareham in 2025. This branch is being built to allow our existing Marion branch to move into a larger location that will provide drive-up service as well as allow for an ATM on-site. We expect to break ground on this branch in the Spring, with a goal of having this location open by year end.

We look forward to being a financial resource for new consumers and businesses in these expanded areas and actively engaging with these communities as well.



Nelson Tavares | President & CEO

Sneak Peek of Branch Designs

Acushnet Branch



Wareham Branch





Protect Yourself from Rising Timeshare Scams

As we kick off the new year, many of us are already dreaming of winter and spring vacations to warm, tropical destinations. Unfortunately, fraudsters are also gearing up for this season, targeting timeshare owners. The FBI has recently reported a rise in scams, particularly targeting those with timeshare properties in Mexico and surrounding areas.

How Timeshare Scams Work:

•Fraudsters contact timeshare owners through email or phone, impersonating legitimate institutions or investment firms. They offer tempting deals such as:

- Exiting their timeshare
- Renting out their timeshare property
- Investing in share certificates for their timeshare

These offers often require upfront fees or taxes to secure the deal.

•After the victim pays the initial fee, a second fraudster, posing as a law firm employee, reaches out. They claim the victim has been scammed and offer to help recover lost funds—but again, they require additional upfront payments.

•Fraudsters may pose as government officials (e.g., from the FBI, INTERPOL, or other authorities) and use intimidation tactics, such as:

- Claiming that the initial payment is linked to money laundering or terrorism.
- Threatening legal action or imprisonment unless more money is paid.

How to Avoid Timeshare and Other Scams:

- Don't answer unsolicited calls or emails from unfamiliar numbers.
- If someone contacts you about your timeshare and asks for upfront payment, stop communicating and do not send money.
- Don't sign or send legal documents via email from unknown sources.

Red Flags:

- Government officials will never ask you to pay upfront fees or legal costs.
- They won't reach out to discuss a settlement or threaten arrest or prosecution over a timeshare issue.

What to Do if You've Been a Victim of Timeshare Scammers:

- Stop all contact with the scammer immediately.
- Contact TFCU at (508) 824-6466 for help in securing your information.
- File a report with your local police department.
- Report fraud to the Federal Trade Commission at reportfraud.ftc.gov.
- For more information on protecting yourself from scams, visit the NCUA Fraud Prevention Center at mycreditunion.gov or call 1-800-755-1030.



Remember: People of all walks of life fall victim to scams every day. Don't let a single click lead to a major loss. Scammers thrive on creating a sense of urgency—take a pause and resist pressure to act too quickly.

Account Access Made Easy with TFCU's Mobile App!



SCAN OR VISIT YOUR PHONE'S APP STORE TO DOWNLOAD TODAY



Data rates may apply. Check with your mobile phone carrier for details. Apple® and the Apple logo® are registered trademarks of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.



SUBSCRIBE TO TFCU'S PODCAST

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



Spotify



Podcasts



YouTube



amazon music



Get Paid Early with Direct Deposit!

Did you know that your direct deposit is eligible to post to your account when received instead of on its' settlement date, which is your actual pay date?

Scan or visit tauntonfcu.com to learn more about all of the benefits associated with TFCU's Easy Checking account!



Share TFCU membership with your family & friends!

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

As a bonus, you could each earn a

\$50 incentive*

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

*Applies to new member accounts only. To qualify, the referring member must be a TFCU 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 TFCU. 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 TFCU. 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. TFCU reserves the right to discontinue the program at any time without notice as well as to disqualify referrals at its sole discretion. TFCU employees, volunteers, or Board members are not eligible for Refer A Friend program. TFCU will report bonuses of \$1000 or more on deposit accounts to the Internal Revenue Service. Referred account must be opened by 2/28/25 to qualify.





Make fast and secure payments from the convenience of your phone with **MOBILE WALLETS!**

Fast: Skip the wallet search and checkout waits—just tap your phone or smartwatch with Apple Pay, Google Pay, or Samsung Pay.

Secure: Advanced encryption and tokenization keep your payment information safe, never storing details on your device or sharing them with merchants.

Convenient: Add your card to your phone's wallet app, and you're ready to make payments with a quick tap or scan.

Scan below or visit tauntonfcu.com/mobilewallets to get started!



GO PAPERLESS

by enrolling in eStatements & eNotices!

Managing your finances has never been easier with TFCU'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!

Upcoming Fee Changes

Changes Effective 2/1/2025

Escheatment - \$100

Tax Levy & Garnishment - \$50

Mortgage Application - \$250

Changes Effective 4/1/2025

Safe Deposit Boxes (*Fee Will Change Upon Renewal*):

3x5 - \$50 | 3x10 - \$100 | 5x10 - \$150 | 10x10 - \$200

Safe Deposit Box Drilling - \$400

Paper Statement Fee (*Not Applicable if Under 18 or Over 65*) - \$2

Please visit www.tauntonfcu.com or stop by one of our branches for a complete schedule of fees.

TFCU In The Community



TFCU gives back to the community in many ways through monetary donations from our staff funded Dress Down Program and our Community Giving Program. Our staff and TFCU Street Team also volunteer their time to assist at local organizations within the community and are always looking for new ways to get involved.

In total, our Dress Down Fund and Community Giving Program have donated over \$75,000 in 2024! If you are aware of a local organization with a worthwhile cause and would like TFCU to consider making a donation or provide volunteers, please complete our **Community Giving Request form** available by visiting tauntonfcu.com/community-involvement. Stay up-to-date with TFCU's community efforts and the TFCU Street Team on our social media channels which include Facebook, Instagram, YouTube & LinkedIn.

See the list on the right hand side of this page to see all of the organizations that we supported either through volunteer efforts or a monetary donation in 2024;

Thank you for choosing TFCU as your credit union!

Scan or visit tauntonfcu.com/feedback to leave us a Google reviews and let others know about your TFCU experience.



- A Bed For Every Child
- Acushnet Youth Soccer Association
- Adoption Rhode Island
- AHA! New Bedford
- Applause Academy
- BAMSI
- Bennett School Fun Run
- Best Buddies of Rhode Island
- Boys & Girls Clubs of Metro South
- Bristol Black Collective
- Buttonwood Park Zoo's Boo At The Zoo
- CAC of Bristol County
- Cape Cod Military Support Foundation
- Cape Verdean Recognition Parade Committee
- City of New Bedford 4th of July Fireworks
- Coastal Foodshed
- Cooperative Production
- Damien's Food Pantry
- Day of Portugal Fall River
- Deaf Inc.
- Dementia Friendly Massachusetts
- Dighton Rehoboth Basketball Boosters
- Dighton Schools Fun Run
- Disabled Veterans of America Chapter 57
- Discovery Language Academy
- Down Syndrome Society of Rhode Island
- Dream Out Loud Center for the Arts
- Friends of the Berkley Library
- Haus Of Codec
- Irmandade do Espirito Santo (Holy Ghost Society)
- Jake Fabian Memorial Fund
- James M Quinn Elementary School Fun Run
- K9 PTSD Center
- Kids Garden at Mansfield Co-op
- Lakeville Arts & Music Festival
- Lighthouse Animal Shelter
- Matthew Mission Food Pantry
- Mercy Meals & More
- New Bedford Police Cycling Team
- New Bedford Whaling Museum
- New Hope
- Old Colony YMCA
- Our Sisters' School
- P.R.I.D.E. Inc.
- Paula Emerson Fay
- Raynham Youth Baseball and Softball Association
- Sacred Heart Food Pantry
- Seekonk Girls Softball League
- Sippican Choral Society
- Southcoast LGBTQ+ Network
- Sunny Paws Rescue
- Taunton Diversity Network Inc.
- Taunton Youth Football
- The Autism Project
- The Financial Literacy Youth Initiative
- The Friends of the Middleboro Public Library
- The Friends of the Taunton Public Library
- The Housing Network of Rhode Island
- The Maddox J Almeida Foundation
- The Marion Institute
- The Old Colony History Museum
- The S.E.A.L. Foundation
- The Women's Center
- True Diversity Inc
- Turning Point of Wareham
- University of Massachusetts Dartmouth
- Whaling History Alliance
- Women's Fund
- YMCA Southcoast's The Full Plate Project
- Youth Foundation of Bristol County
- Youth Opportunities Unlimited

Limited time only!


Let us help you navigate the unexpected
with an Emergency Expense Loan!

Rates as low as

1.99%^{APR*}

up to 12 months

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

*APR is Annual Percentage Rate. Rate effective as of 1/1/25. 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 TFCU. 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. TFCU 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.

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


TAUNTON FEDERAL
CREDIT UNION
14 Church Green
Taunton, MA 02780