



# TFED CONNECT

TFED MEMBER NEWS

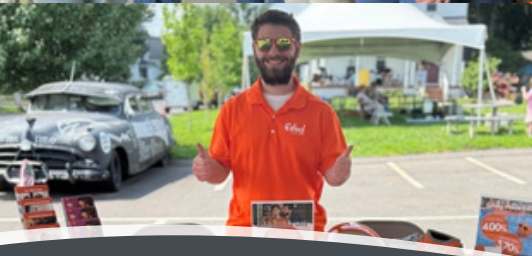
Connecting All Departments: (508) 824-6466 • [www.tfed.com](http://www.tfed.com)

Fall 2026



## TFed In The Community

We're proud to be part of the communities we serve.  
Turn to page 2 to see how TFed is giving back and making a difference!



CONNECT  
WITH TFED



## A MESSAGE FROM THE CEO

As the President & CEO of TFed, I am incredibly proud to be part of an organization that is so deeply rooted in the cities and towns that we serve. The credit union philosophy of "People Helping People" is at the heart of everything we do. We believe in building stronger financial futures, and stronger communities. It isn't just about the products and services that we provide. At TFed, we are more than just a Financial Institution; we are a part of your community!

Throughout the year, our team looks for meaningful ways to give back and make a difference. From volunteering at local events, supporting organizations through our Community Giving and Dress Down programs and offering financial literacy and wellness initiatives, we are proud to invest our time and resources where they can make the greatest impact. Through August 2026, TFed has supported 117 organizations with over \$65,000 in monetary donations and 634 volunteer hours. As we look ahead to the fall months, TFed staff can be found attending several community events throughout our service area. We hope that you'll stop by and see us!

If you have a suggestion for an organization that could benefit from our donation programs, or is in need of volunteers, please send it to [marketing@tfed.com](mailto:marketing@tfed.com).

When we invest in our communities, everyone benefits.



Nelson Tavares | President & CEO



# Account Access Made Easy!

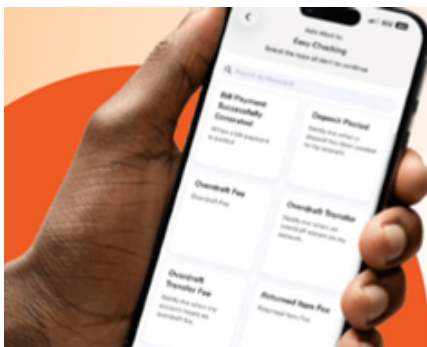
**Manage your Debit Card  
within Online Banking  
and the TFed Mobile App!**

## Enhanced Features Include:

- Setting spending limits
- Getting real-time alerts
- Spending Insights
- Adding Travel Plans
- Connecting to your digital wallet
- Seeing where your card is stored online

## Ready to get started?

Login to or Enroll in Online Banking through a browser or the Mobile App, then select CARDS to access your controls



## Stay Informed with Online Banking Account Alerts

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

- Deposits
- Withdrawals
- Account balance under set dollar amount
- Overdraft transfers
- Bill payments



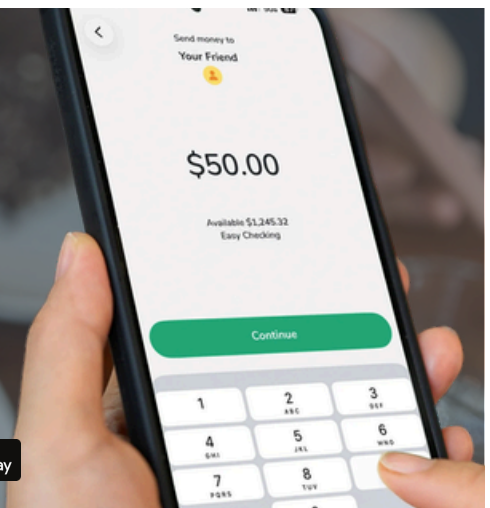
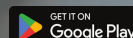
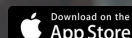
Scan or visit tfed.com to log in to Online Banking and set up your alerts today!

## Send Money to anyone

With TFed's **Pay A Contact** feature in Online Banking, you can send money directly from your TFed account to almost anyone, regardless of where they bank.\*

- Login to Online Banking
- Add a contact via email or phone
- Once confirmed, you can send fast, secure payments to your contact

Available in Online Banking & the TFed Mobile App



\*Pay A Contact feature is only available for consumer banking at this time. Apple®, the Apple® logo, and iPhone® are trademarks of Apple® Inc., registered in the U.S. and other countries. App Store is a service mark of Apple® Inc. Google Play™ is a trademark of Google™ Inc. Data rates may apply. There is no service fee for TFed's Mobile App or Mobile Deposit, but you are responsible for any and all charges, including, but not limited to, fees associated with data usage, imposed by your Carrier.

# Meet the newest members of our **BOARD OF DIRECTORS**



**Lisa Shea**

Lisa Shea previously served on the Board of Directors of Commonwealth Utilities Federal Credit Union from 2018-2023 and has served on TFed's Credit Committee since 2023. She retired from Eversource Energy following a 30-year career with the local utility, where she held a variety of roles in customer service, sales and billing, load forecasting, and energy efficiency. She currently works part-time for Copart, leading its title group.

A Dartmouth resident, Lisa has volunteered with numerous local organizations, including Sharing the Harvest Community Farm, the Zeiterion Performing Arts Center, Forever Paws Animal Shelter, Dream Day on Cape Cod, and various Dartmouth youth sports and community events. She enjoys spending time with her family and is a proud new grandmother to her first grandchild, Myla Joan.



**Michael St. Onge**

Michael St. Onge is a lifelong resident of Acushnet, and currently serves as Vice President of Finance at Esler Companies, LLC. He holds a bachelor's degree in Finance from the University of Massachusetts, and an MBA from Bryant University.

Michael has extensive experience serving credit unions and local communities. He served as Board President of Ocean Spray Federal Credit Union from 2007-2014 and Board President of Acushnet Federal Credit Union from 2018-2024. He also served multiple terms on the Acushnet Finance Committee, and coached youth basketball. He enjoys spending time with his wife, Stephanie, and their three children, as well as traveling, golfing, camping, and spending time outdoors.

## Upcoming Fee Changes

### Changes Effective 11/9/2026

Appraisal Fee (Single Family): \$650-\$800

Appraisal Fee (Multi-Family): \$900-\$1,150

*Actual appraisal fee will vary based on property type and location.*

Please visit [www.tfed.com](http://www.tfed.com) or stop by one of our branches for a complete schedule of fees.

TFed has partnered  
with **Sallie Mae** to offer  
**Student Loan** options to  
help you reach your goals!

Scan or visit [www.tfed.com](http://www.tfed.com) for more information!



## Get Paid Earlier!

With TFed's Early Pay Day, your direct deposits are eligible to be posted to your account as soon as we receive them, instead of on the scheduled settlement date set by your employer or benefits provider.\*

Stop by one of our branches or call  
(508) 824-6466 to speak with a  
Member Service Representative to  
set up your direct deposit today!

\*Availability of funds depends on when the payment file is received from your employer or benefits provider. TFed does not control when files are submitted.

# Join us for a **First Time Homebuyer Seminar**

 **Saturday, October 24<sup>TH</sup> | 10am - 12pm**

 **TFed Credit Union's Wareham Branch  
2512 Cranberry Highway, Wareham, MA**



With the help of **Michelle Cunha**, TFed's Mortgage Loan Officer, along with special guests **Morgan Doherty**, local REALTOR®, and **Jonathan Asker**, Chief Appraiser, you'll learn about:



**Down Payment Options**



**First-Time Homebuyer Programs**



**Navigating From Offer to Closing**



**Why a Home Appraisal is Required**



**Getting Pre-approved**



**Space Is Limited!**

Scan or visit [www.tfed.com](http://www.tfed.com) to reserve your spot today!

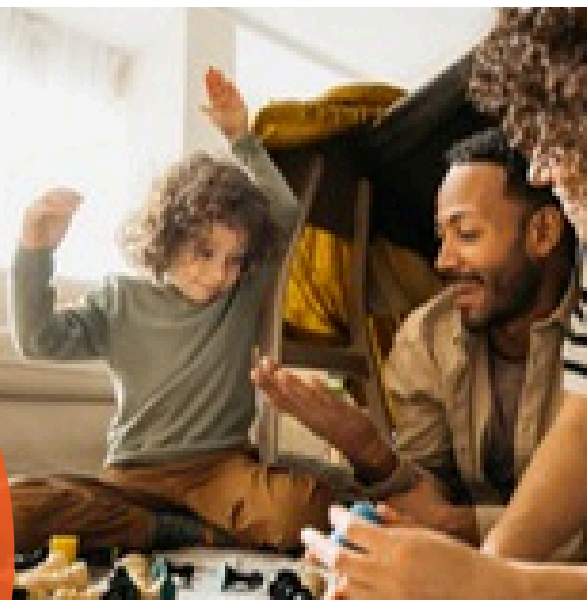
## **Buying your first home?**

**Apply for a mortgage with TFed and you could earn up to**

# **\$2,000**

**in closing cost credits!\***

**Limited Time Only!**



**Apply online at [tfed.com](http://tfed.com) or call (508) 824-6466 to schedule your appointment!**



\*Available for First-Time Homebuyers 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 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, Plymouth and Barnstable counties 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 NCUA | Equal Housing Lender | NMLS #441401 | EOE. Offer expires 11/30/26.



## Growing your business just got easier!

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 Business 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?



Scan, call or visit [tfed.com](https://tfed.com) to connect with your local **Business Relationship Manager** today.

\*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.

## Investing & Planning Made Easier!

Whether you're planning for retirement, saving for the future, starting your career or looking for strategies to help manage your financial goals, Nick Petronelli, Investment Advisor Representative, can work with you to better understand your needs and develop a strategy designed around your individual circumstances.



Through TFed's partnership with Nick, TFed members have access to comprehensive investment and financial planning solutions with a confidential, personalized approach focused on helping you work toward greater financial confidence.

Give Nick a call today to schedule your appointment at any of our convenient branch locations and take the next step toward your financial goals!

**P. Nick Petronelli Jr., CRPC, CMFC**

Investment Advisor Representative

(508) 802-6488 | [nick.petronelli@ceterawealth.com](mailto:nick.petronelli@ceterawealth.com)

5.00

4.90

## Share Your Feedback with Us!



We want to hear what you think about TFed. Scan here or visit [tfed.com/feedback](https://tfed.com/feedback) to leave us a review on Google and share your feedback with others!



# Fraud CORNER



## Fraud Alert: Staying Ahead of Emerging Scams

Fraudsters continue to evolve their tactics, using technology and social engineering to target individuals and businesses alike. Latest trends include impersonation scams involving financial institutions, law enforcement agencies, and government entities, as well as text message "smishing" campaigns designed to steal online banking credentials and one-time passcodes.

The impact is significant. According to the Federal Trade Commission (FTC), consumers reported losing more than \$12.5 billion to fraud in 2024, a 25% increase over the previous year. Investment scams accounted for \$5.7 billion in losses, while imposter scams resulted in nearly \$3 billion in reported losses. The FTC also reported that email, phone calls, and text messages remain the primary methods scammers use to reach victims. [[ftc.gov](https://www.ftc.gov)]

Similarly, the FBI's Internet Crime Complaint Center (IC3) received more than 859,000 complaints in 2024, with reported losses exceeding \$16 billion, a 33% increase from 2023. Phishing, spoofing, extortion, and personal data breaches were among the most frequently reported crimes, while cryptocurrency-related fraud and investment scams generated the highest dollar losses. [[fbi.gov](https://www.fbi.gov)]

### ***To protect yourself and your organization:***

- Never click on links or call phone numbers provided in unexpected texts or emails.
- Verify requests for payments, account changes, or sensitive information using a trusted, independent contact method.
- Be cautious of urgent messages that pressure immediate action.
- Enable multi-factor authentication whenever available.
- Educate employees, family members, and customers about current scam tactics.
- Report suspicious activity promptly to your financial institution and law enforcement.

**Remember: Stop. Verify. Protect. When something feels unusual, trust your instincts and confirm before you respond.**

### 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](https://www.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!



14 Church Green  
Taunton, MA 02780

# Limited Time Only

Finance a new vehicle or refinance your  
existing vehicle with TFed Credit Union and  
take advantage of rates as low as

# 4.99%<sup>APR\*</sup>

Scan or call (508) 824-6466 to speak with one of our  
Member Service Representatives to apply!



\*APR is Annual Percentage Rate. Rate is effective as of 9/20/26 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. Membership is established by opening a \$5 share/savings account and is available to anyone who lives, works, worships or attends school in Bristol, Plymouth and Barnstable counties 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 NCUA | Equal Housing Lender | EOE