

Happy St. Patrick's Day



Trouvaille Federal Credit Union March 2019 Newsletter

Hours of Operation: Monday-Friday 9:30am-2:00pm

TESTIMONIAL

Hey, My RHD family, stop by our Credit Union, right at the front door as you come into the RHD building. If you want to meet some of the nicest people, stop by and just speak to Ginny and Diane. When I started working for RHD in 1992, we had paper checks, my bill collectors would come on the job to collect. Trust me that was sometimes, embarrassing. I joined the credit Union as soon, as it opened up. Not even knowing how much of a part, the Credit Union would play in my life.

My family knows and appreciates our Credit Union, they have been in our family over 25 years. I have had several mishaps in my family. "No need to wake those that are sleeping now". Credit Union was always there, for me to Overcome obstacles put in my way. They just helped me with a trip, my granddaughter wants for her 16th birthday. My granddaughter wants to go on a cruise for her 16th birthday and she asked us at Thanksgiving. Of course, short notice. My son, her father is deceased, I know he would have taken her, his only daughter.

While wondering how I can make this happen, worrying stressing. Even wanted to do a go fund me page. With the Government shut down, my family thought, there were families that needed go fund raisers more. They were right, so guess who came through. Where can you get a loan faster, Trouvaille Credit Union. When no one else hears your story, they do.

JUST STOP BY CHAT WITH THEM SEE FOR YOURSELF.

REMEMBER: Send us a paragraph of what the credit union means to you and how the credit union helped you personally! When you send it put your first name and initial of your last name. Send your testimonial to TFCU@rhd.org.

Do You Belong to the Credit Union?

The Trouvaille Federal Credit Union(TFCU) is the credit union exclusively for RHD employees. We are the greatest benefit for RHD employees!

The TFCU is a financial cooperative owned by its members, you the employees. We work with you to improve the financial quality of your life by encouraging regular savings, offering loans to members, checking accounts with a Master Card ATM/ Debit Card that can be used nationwide, holiday and vacation clubs, traditional IRA's and Certificates of Deposits with a \$500 minimum. Do you have bad credit or no credit. We will help you rebuild your credit. TFCU provides access to financial education and services to its members. We offer membership to all RHD employees. Send us an email to TFCU@rhd.org for the membership application.

PROTECT YOUR IDENTITY

The 2019 tax refund season is quickly approaching, and fraudsters are at the top of their game. "The holiday and tax season present great opportunities for scam artists to try stealing valuable information through fake emails". Phishing emails are hard to detect at a quick glance. Keep in mind...intimidation tactics and urgent requests are common. The perpetrators of these phishing attacks use multiple message variations in an attempt to fool taxpayers. The message appears to come from a trusted source-using spoofed or compromised email addresses - and often contain stolen logos. In addition, the phishing emails typically include hyperlinks to malicious websites or contain attachments embedded with malware or viruses.

Many targeted victims reported emails had these characteristics:

- Email originating from "IRS Online"
- Containing attachments titled "Tax Account Transcript" or similar language
- Subject line containing variations of the phrase "Tax Transcript"

Not all fraud attempts were executed via email. A significant volume of telephone scams has been reported. A common vishing (phone phishing) attempt involved a caller claiming to be from the IRS and threatening with a lawsuit or arrest if payment isn't made immediately via debit card.

- Be advised that the IRS does not initiate contact with taxpayers by email, text, or through any social media network to request personal or financial information. The IRS also does not call taxpayers with threats of lawsuit or arrests.
- Don't click on a link or attachment from an unknown or suspicious source. Even if it appears to be from a familiar sender, subtle variations in email addresses such as john.smith1@abc.com vs john.smith@abc.com should be looked for.
- When you receive an email look for any grammatical errors and spelling mistakes. Legitimate professional organizations and agencies typically use spellcheck and proofreader solutions which ensure messages are sent error free.

Tax time is Here!

Use your account number and our routing number 231988470 to get quick access to your income tax refund. If you file your income taxes and choose to have a check or a rapid refund loan check there will be a 10-day hold placed on that check. It is always your choice how you get the money you've earned, however we encourage you to take advantage of the free direct deposit into your checking or savings account.

Happy St. Patrick's Day



Out on Disability have a loan payment due?

Your loan is insured by Cuna Mutual. Let us know the date you went out sick and fill out the forms Cuna Mutual sends you, and they make the payments. Peace of Mind

TO ALL MEMBERS USING SQUARE CASH "SQ" APPLICATION!

The credit union has been getting numerous requests to dispute Square Cash Application entries and the disputes we have filed are being returned to the credit union as rejections. Square is not responsible for errors to your account thru their app. Square's agreement with you states this in Sec.5 "Invalid payments: If you receive a payment and we later determine in our sole discretion that the payment was invalid for any reason, then you hereby authorize us (Square) to move funds from your Eligible Debit Account in the amount equal to the payment. You agree that Square not be liable in any way for any payments that your may receive. Customer agrees to allow Square to move invalid payments from their account.

"ALWAYS READ THE FINE PRINT ON SITES THAT YOU ARE SIGNING UP FOR. YOU ARE RESPONSIBLE FOR ANY CHARGES FROM SQUARE ON YOUR ACCOUNT. IF YOU SEND MONEY TO THE WRONG PERSON YOU WILL NEED TO CALL THEM DIRECT. BE EXTREMELY CAREFUL WHEN USING THIS APP!"

To all members who have an Atm/Debit Master Card!!!!

It has come to our attention that some members are misusing their debit cards by purchasing gas when they don't have money in their account by using "credit" when paying with their card. This results in a negative balance in their checking account in effect an interest free loan. Effective immediately members who continue to do this will be charged the \$35.00 atm fee for non sufficient funds each and every time. Be mindful when paying for gas. Some gas stations put a \$75 hold on your account that does not release for 5 business days.

Be Proactive. Don't Pay at the Pump. Pay Inside.

ATM/DEBIT CARD INFORMATION

The daily limit on your ATM/Debit card is \$500.00 at the ATM machine and \$500.00 point of sale (grocery store, gas, bill paying, and internet buying ECT.). This amount was given to us by our ATM/Debit card provided and it CANNOT be increased by us. These limits are from 2pm today to 2 pm tomorrow, seven days a week.

THINGS THAT ARE BLOCKED ON THE TFCU DEBIT CARD

Car/Truck Rental, Hotels, Airline Tickets, Cruise Ships, International Use*, Online purchases for companies outside of the USA, Gambling. If needed to book one of these, you MUST give one week notice to the Credit Union. If you are planning on taking a trip out of your area, please let the Credit Union know AT LEAST ONE WEEK AHEAD OF TIME. **International use is only allowed when the member agrees to take all the risks associated with international charges**

FEES AND CHARGES

\$1.00 monthly fee for having the card, 5 free ATM withdrawals per month. Each withdrawal over the 5 is \$2.50 each. These fees will post the last day of every month. If your card is stolen or lost the replacement cost is \$10.00.

ACH AND SHARE DRAFT PAYMENTS FROM YOUR ACCOUNTS

It is your responsibility to make certain the funds are in your account when ACH transactions or Share Drafts are presented for payment. We post ACH and Share Draft transactions by 8 am. We have been getting numerous calls from members telling us they have transferred the money thru a cash app during that day. We do not see these electronic deposits that you make to your account. Therefore, if the funds are not in your account by 8 am to cover your transaction, that transaction will be charged an NSF fee and will be send back which means it was not paid. The returns go directly to the Federal Reserve Bank and we will not reverse the fee on your account.

NEGATIVE BALANCES ON ACCOUNTS

To all members: If your account goes into a negative for more than 30 days and you do not have any deposits coming in the account to pay for that negative balance, the account will automatically be closed at the end of the next month. Members must maintain \$5.00 in their share account at all time to remain a member. Remember if you are no longer working for RHD once your account closed you are not eligible to reopen the account.

TO CONTACT US

4700 Wissahickon Ave. Suite 126
Philadelphia, PA 19144

Ginny Lapinski *Manager*
Diane Bligen *Assistant Manager*

Phone: 215-951-0329
Web: www.trouvailefcu.com
Email: tfcu@rhd.org