

# 35 Years of Excellence

## Trouvaille Federal Credit Union July 2019 Newsletter

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

### TESTIMONIAL

As life would have it, I became a single parent with three children. Even with the support from my husband, times were tough. I was determined to give my children a Catholic School Education. The tuition was way over my budget. In Desperation, I turned to the Credit Union. Not only was I able to put them thru Catholic School, with the help of the Credit Union, I even managed to put one thru college. All with the financial help of the Credit Union. Ginny always gave me solid financial advice. I felt like she was on my personal journey with me. The structure of the Credit Union makes it possible for everyday working people to reach their goals. I thank each and everyone of the board members. My hat is off to Ginny for being so dedicated.  
Linda A.

**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](mailto:TFCU@rhd.org).

### PLANET FITNESS REMINDER!

Remember when you signed up with Planet Fitness you signed a contract. Put that contract in a safe place to refer to when needed. You agreed to pay and authorized Planet Fitness to take the payments monthly from your checking account by giving the routing number and your checking account number for the payment. This is the only way Planet Fitness will allow monthly payments.

Well, they come in for that payment on the 17th of every month (if the 17th falls on a weekend, it will be the following Monday) to get their payment ranging from \$10 to \$20.05 with an annual fee of \$39.00. Please keep that money in your account so that you are not charged with a \$35.00 Non-sufficient fee. Hold on to that contract and if you want to cancel your membership with them read your contract for instructions on how to cancel. Don't just stop paying by closing your account. They can and will send this information to the credit bureau. Make sure you put the effective date of cancellation in a letter and keep a copy. REMEMBER only you authorized Planet Fitness to come into your checking account thru ACH.

### TFCU Trivia!

Over the next couple of months, we will be sharing information about how the credit union was formed, little fun facts, people who have been influential in our 35 years of service to you our members.

A band of disgruntled employees who had no money and couldn't get loans from the banks, band together to form the credit union. Not just a credit union but a Federal credit union. Go big or go home was their motto.

The Credit Union was charter on Monday April 16, 1984.

Resources for Human Development Inc (RHD) is our sponsor and only employees and their immediate families can be members.

Credit unions are not-for-profit financial cooperatives owned by its members, the employees of RHD.

Once a member, always a member.  
First Board President was Dennis Roberts.

Watch next month for some more trivia. At our annual meeting we will have prizes for members who have the answers to our trivia questions.

### SAVE THE DATE!

**35th Annual Credit Union Meeting**  
Thursday October 10th, 12-2pm | King Room:

During the meeting the election of board members will be held. If you are interested in serving on the Board, please submit a letter of intent that you are willing to be a board member. The Nominating Committee Chairman Judy Elzey must receive your letter by Friday September 27th, 2019.

You can either fax to 215-849-1263, email to [TFCU@rhd.org](mailto:TFCU@rhd.org) or mail to Trouvaille FCU, 4700 Wissahickon Ave. Suite 126, Philadelphia, PA 19144

To be elected to the Board of Directors, candidates must be willing to display and learn managerial and financial skills to help run the credit union. Nominees must be willing to dedicate their time and energy to this volunteer position, which will require meetings, committee assignments and regulatory trainings. For additional information, please contact Mr Stan Shubila President of the Board of Directors or the credit union staff.

### Did you move this year?

You can notify us by email at [tfcu@rhd.org](mailto:tfcu@rhd.org), stop by or send us a letter with the new address. Notifying payroll will not notify the credit union

# 35 Years of Excellence

## Pathway to Financial Freedom:

Over the next few months we will give you step by step instructions one each month:

### Step 3: Where Does the Money Go?

People have money problems for many reasons. One reason may be that they don't know how much money they have and how much they spend. Have you ever looked into your wallet and wondered, "Where's the cash I had yesterday?" Sometimes it's hard to remember how you've spent your money. To take control of your financial life, you need to start by finding out where your money goes.

### Tracking the Money Flow

It's time to start tracking where your money goes by following these steps:

1. Jot down all the things you think you spent money on each month and their approximate cost. Some things you may buy weekly—other things, only monthly. Keep the list.
2. Next, create a spending journal—a list of what you actually spend for one month. The easiest way to do this is to carry a small spiral notebook. Make a note each time that you buy something.
3. At the end of each month, compare your first list (what you thought you spent each month) with what you really spent.

When you finish, you may be surprised by how much money you have spent. You may even be shocked to learn how much you've spent on things that seemed like small purchases when you brought them. It's so easy to underestimate your spending! But, knowing how much you spend will help you to set up a plan for reaching your goals.

## **Holiday Close Dates For the Credit Union**

Thur. July 4th: Independence Day

**Please Plan Accordingly**

4700 Wissahickon Ave. Suite 126  
Philadelphia, PA 19144

Ginny Lapinski *Manager*  
Diane Bligen *Assistant Manager*

## **FINAL WEEK!!!**



**tfcu Trouvaille**  
FEDERAL CREDIT UNION

**Summer Loan Special 2019**



**\$1000.00 with \$100.00 Down**  
Money must remain in account while loan is being reviewed. If money is removed, the loan process will be stopped and loan will not be looked at until all other loans are complete

**15% APR.**  
1 Year Repayment | No Refinance

**\$25.00 LOAN APPLICATION**  
\*MUST BE A CREDIT UNION MEMBER FOR AT LEAST 6 MONTHS AND ACTIVELY WORKING\*

Applications Accepted Between  
**JUNE 21st THRU JULY 5th at 2pm**

Applications can be found on  
**www.trouvaillefcu.com**  
Print the application and bring it in to us completed during the application acceptance time.



**DON'T CALL US - WE'LL CALL YOU!**



## **DIVIDENDS**

**.60% Regular Share**  
**2.75% IRA Share**

## **SAVE A TREE & \$2!**

Are you still paying \$2.00 every time we print your statement? You can get e-statements for free. Contact the credit union either by email at [tfcu@rhd.org](mailto:tfcu@rhd.org) or leave us a message at 215-951-0329 with your name and account number and we will set you up for electronic statements (e-statements). You are able to see your statements and the newsletter out on home banking. Not sure how to register your account on home banking. Here's how: On the internet, go to [www.trouvaillefcu.com](http://www.trouvaillefcu.com) put in your account number and click the enroll button. Read the agreement and accept the terms at the bottom of the page. It will bring up the enrollment screen. Follow the prompts. Its that easy.

## **TO CONTACT US**

Phone: 215-951-0329

Web: [www.trouvaillefcu.com](http://www.trouvaillefcu.com)

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