



# Trouvaille Federal Credit Union August 2020 Newsletter

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

## TO ALL OUR MEMBERS



The credit union continues to operate remotely and will do so until the Shared Service office reopens. We will continue to have the outside door open from 8:30-10 AM for you to make deposits into our lock box. Thank you all for your patience and understanding .



**BEWARE OF FRAUDSTERS DURING THESE ECONOMIC TIMES  
THEY ARE OUT TO GET YOUR MONEY BUT DON'T LET THEM!!  
THEY ARE USING PHONE CALLS, EMAILS, AND SOCIAL MEDIA OUTLETS TO  
GET YOUR MONEY!!  
WHEN SOMETHING SOUNDS TOO GOOD TO BE TRUE THEN IT IS!**

We have been hearing from our members asking us if the FBI or the IRS will be calling them telling them that they either owe absorbent amount of money or they have money for you that was not claimed. They state that if you do not pay them the money you owe right now, they will have you arrested. First and Foremost, the FBI and the IRS will never call you about money that you owe, have not claimed, or will have you arrested. The IRS will send a letter with their letterhead and in an official envelope They will give you a case number, the tax year you owe and number to call. If you are not sure if it is fraudulent contact the IRS at <https://www.irs.gov/>. The FBI will also not contact you by phone. If this caller tells you not to tell anyone, this is a red flag and it is fraud. Ask the person for their name, badge number and their phone number so you can give it to your lawyer to follow up on. They will hang up and not bother you again. Contact the FBI to report this fraud to <https://www.fbi.gov/scams-and-safety>.

Some members are receiving checks in the mail from companies they do not know, nor have they had any contact with. They are sending large checks with instructions on how to deposit it and asking for some of the money back and then you will start getting paid to do "whatever". In one member's letter this week they wanted them to deposit the check for \$2,999.00 send half of it back to them and then they would start getting paid monthly to advertise on their car. If you are not sure if it is fraud or not you can call or email us a copy of the check and we will check with the bank it is written on to see if it is a legitimate check. If you deposit this check and it is returned as a fraudulent check you are responsible for the entire amount along with a \$40.00 Return Check Fee.

One of our members sent me the following email of a scam that he got caught up in on Twitter. A Ponzi Scheme: I am on Twitter and began following the gentleman by the name of Bill Pulte... He began a movement known as Twitter Philanthropy. Short version of the story is I fell prey to a person claiming to be an associate of his while overcome with emotion regarding my household's financial stability. The last two PayPal payments in my account are evidence of said occurrence. I sent money to a PayPal account under the guise of receiving money in return. I gave the person no personal information however they scammed me out of my last \$84 dollars at the time. Lesson Learned.

## **MEMBERS WHO ARE OUT ON FMLA**

Are you currently out on FMLA because you are ill and have a loan with the credit union? Please call 215-951-0329 or email us at [TFCU@RHD.ORG](mailto:TFCU@RHD.ORG) to let us know what day you went out sick. Your loan has disability insurance on it, and we would contact our insurance company CUNA Mutual to get you the paperwork to complete. You are responsible for the first 14 days that you are out but after that they make your loan payments for you. One less bill to worry about when you are sick. Your loan also has credit life on it. Please share this information to your family.

## **Beneficiary Update**

With COVID-19 effecting all of us, now is the time to make sure you have a beneficiary on your account with the credit union. The updated account change form can be found on the credit union's website [www.trouvaillefcu.com](http://www.trouvaillefcu.com). If there is not a beneficiary on your account or the current beneficiary is deceased, the account will go the "THE ESTATE OF...". Make sure your love ones get your money. If you are not sure who you have on your account fill out the account change form and give us the beneficiary(ies) that you want. Make sure you sign and date the form.



## WE ARE STILL HERE FOR YOU!

While we are not physically in the shared service office, Diane and Ginny are working remotely to assist you with your financial needs. We have a lockbox by our front door inside the lobby of RHD. The lobby is open from 8:30 AM to 10 AM for you to make deposits, drop off loan applications, drop off new membership packets, payroll changes or even signed loan paperwork. Put your name, account number, amount of your deposit and where you want the deposit made. For example shares, checking, loan payment etc. on the outside of the envelope and put it into the mail slot that goes into our lockbox inside the credit union. Diane and I go in daily to get these deposits. Can't make it to the credit union to make a deposit or drop off paperwork, send it to:

Trouvaille Federal Credit Union,  
4700 Wissahickon Avenue  
Suite 126  
Philadelphia, PA 19144

## HOW CAN I GET A CHECK WITHDRAWAL OUT OF MY ACCOUNT?

With the Shared Services office currently closed to all non-essential employees all check withdrawals from members accounts must be MAILED to the address we have on file. If you have moved and did not give us an updated address please send us an email to TFCU@RHD.ORG, with your name, account number your new address and updated phone number. We will update your account before issuing your withdrawal and mail it to your new address.

### 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

## ATM TIPS FOR MEMBERS DIFFERENT SENERIOS THAT WILL MAKE YOUR ATM/POINT OF SALE REQUEST REJECT!

1. Are you trying to make a purchase for more than \$500.00?
2. Have you made purchases after 2:00 PM yesterday, if so that amount is part of your \$500.00 daily limit that goes until 2:00 PM today?
3. **WE CANNOT INCREASE YOUR LIMIT EVER!!!!**
4. If you do not have a checking account with us, you cannot use your ATM card to make purchases or pay bills.
5. We cannot stop a payment that you made with your ATM Debit Card!
6. Trying to do a transaction too many times and being rejected, our Fraud Department will contact you to verify the transactions. If you do not answer, they will restrict your ATM card until they hear from you. Have you changed your phone number and not let the credit union know?? It is very important we have your correct phone number.
7. Absolutely NO transactions are allowed out of the United States of America. This means all website transactions. If your transaction is being rejected make certain the company is located inside the United States.
8. Members who only have a savings account and are using your ATM card to get cash the limit is \$500 per day and you must request the withdrawal from Savings not Checking at the machines.

## Preparing to Re-Open

As Shared Services work on reopening the office, the credit union is working with the COVID 19 Return to work Council. We are preparing our office to adhere to the CDC guidelines and RHD's guidelines when we do reopen. Continue to monitor our website, RHD's website, RHD's COVID-19 site and emails that we send out for updated information.

## Close Dates For the Credit Union

Monday, September 7th: Labor Day

**Please Plan Accordingly**

## TO CONTACT US

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