

hello **October**

Trouvaille Federal Credit Union October 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 .



PLANET FITNESS REMINDER!

Pennsylvania opened their gyms on Monday July 20th, New Jersey will open their gyms on Tuesday September 1st and Delaware was June 1st.

Once the governors reopened health clubs, Planet Fitness does not contact their clients to let them know that they will resume billing you thru ACH into your checking account on the 17th of the month. If you are not going to use the gym, you need to contact them and let them know you do not want to renew your contract with them. In Pennsylvania, on Friday July 17th, the credit union received an ACH file from Planet Fitness with your monthly charge, three days before they even opened up. New Jersey is opening their gym on Tuesday September 1st. Be proactive and cancel before they charge your account if you do not wish to continue with your membership.

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 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. Do not 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.

Preparing to Re-Open

Per the RHD Executive Management team, Shared Services employees will continue to work remotely for an unforeseen time. Due to this the credit union employees will continue to work remotely and go into the office to pick up deposits. The outside doors by the credit union will be open Monday thru Friday 8:30-10 AM. On all Shared Service office holidays, the doors will be locked. The credit union's lockbox is to the right of the credit union's front door under the envelopes and pens.

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.

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.

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.

hello October

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 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. 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.

Did you move this year?

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

DIVIDENDS

.15% Regular Share
.50% IRA Share

Close Dates For the Credit Union

Monday, October 12th: Indigenous Peoples Day
Please Plan Accordingly

How do I qualify for a loan?

- As members of the credit union, you are eligible to apply for loans.
- You must be a member for at least six months and be in good standings. The first loan a member receives cannot be for more than \$1,000 and that loan must be paid in full before they can apply for any other loans. After the first loan is paid in full the member will be eligible to have two loans out at one time as long as they have the ability to repay both loans. There is a \$25.00 loan application fee for each time you apply. When applying for a loan you must have 25% of the amount you are requesting in your savings account for the pledge amount. This amount must remain in your savings account while the loan is being processed. If you remove the funds the loan processing stops until the funds are replaced.

Holiday Loan Special 2020

**\$1000 loan with
\$100 down.**

Money must remain in account while loan is being reviewed. If money is removed loan process will be stopped and loan will not be looked at until all other loans are complete.

15 % apr.

One year repayment, no refinance

\$25.00 loan application fee

Applications Accepted

October 2nd to October 23rd at 2pm

Loan disbursement will be made in November and all loans will be disbursed by Black Friday

**Don't Call Us.
We'll Call You!**

Must be a member in good standing for at least 6 months.

Members who are currently paying back their initial first loan are not eligible to apply.



TO CONTACT US

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