

# Happy Holidays

## Trouvaille Federal Credit Union December 2020 Newsletter

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

### TO ALL OUR MEMBERS



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 credit union's lockbox is to the right of the credit union's front door under the envelopes and pens. 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.



### IMPORTANT NOTICE

**On December 31st the credit union will be performing maintenance on our computer system. Home banking, ATM/Debit Card and audio response systems will be unavailable from 10 AM until 3 PM that day. What this means is you will not be able to make purchases or withdrawal cash during this time. As we get closer to the 31st of December we will remind members on your RHD Email.**

**Please plan accordingly.**

## Holiday Shopping

Internet shopping for the holidays this year will grow tremendously due to Covid-19. These are considered e-commerce purchases (online transactions). Our Fraud Department monitors all cards for fraud. E-commerce purchases score high on the fraud scale. If you are purchasing from different sites and suddenly you get denied, one of two things could have happened. You have spent at or near the \$500 limit in the 24-hour period of 2pm to 2pm, or the Fraud department has scored you over 850 points and they will deny the transaction. If you receive a call from our Fraud department, immediately call them back. This will prevent your card from being restricted once you verify the transactions. If you have made all the transactions and you are not near the \$500 threshold but are being denied you will need to perform a pin-based entry with your card, either a withdrawal or a balance inquiry, to reduce your score on the card. Need to spend more than \$500 in a day, use our Visa Travel Cards. We offer Visa Travel Cards that can be used anywhere Visa is accepted. These cards can be loaded up to \$5000.00 with a minimum of \$100.00. These cards are reloadable thru either the credit union or Cumoney and are valid for up to 2 years. The cost to load the card is \$2.50 each time you add money to it. Use our travel card for airlines, car rentals, hotel stays, furniture purchases, overseas, etc. No daily limits. You can spend up to \$5000 a day.

### 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 will 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 with your family.

### Leaving RHD?

If you are leaving RHD and have a credit union account, you need to contact the credit union immediately. Once a member always a member but if you do not have any activity in your account for a year, your account will be assessed a dormant account fee of \$4.00 per month. If you have a current loan with us, you need to set up payments from your new job, a checking account at another financial institution or from your unemployment compensation. You have signed permission for us to take your last paycheck or checks to cover the balance of the loan. As soon as you know you are leaving contact by email at [TFCU@rhd.org](mailto:TFCU@rhd.org) or call 215-951-0329.

# Happy Holidays

## Bring the Holiday Joy

Some things never change, like the excitement we feel as the holiday season approaches! Nothing is more important than sharing joy and quality time with loved ones this time of year.

**CUMONEY® Visa® reloadable debit cards** can help you enjoy the season even better! Easily budget and make holiday purchases in-store or online without risking your account information.

Whether celebrating near or far, you can make this year's festivities happen with these reloadable debit cards!

Relax this holiday season and enjoy the benefits of using CUMONEY reloadable prepaid cards.

- Security of using a card online and in-store
- Easy tracking and budgeting of holiday spending
- Reload funds anytime, anywhere by phone or a digital device

Call Trouvaille Federal Credit Union today about our CUMONEY Visa reloadable debit cards!  
Phone 215-951-0329.

## Tax time is coming!

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.

## Holiday Close Dates For the Credit Union

Thursday, Dec. 24th: Christmas Eve  
Friday, Dec. 25th: Christmas Day  
Thursday, Dec. 31st & Friday, Jan. 1st :  
New Years Eve & New Years Day  
**Please Plan Accordingly**

## Bring the Holiday Joy

Some things never change, like the excitement we feel as the holiday season approaches. Nothing is more important than sharing joy and quality time with loved ones this time of year.

**CUMONEY® Visa® Gift Cards** can help you enjoy the season better! Give the perfect gift to the important people in your life without all the stress!

NOW you can send either a traditional gift card or a virtual gift card to your family and friends

Relax more this holiday season with CUMONEY Visa Gift Cards that offer:

- An easy way budget for holiday costs.
- A simple way to find everyone on your list the right gift.
- Peace of mind with a safer alternative to cash.
- For Virtual Gift cards we will need the recipients:  
• NAME, EMAIL ADDRESS AND CELL PHONE NUMBER.

Call the Trouvaille Federal Credit Union today about our Visa Gift Cards! Phone 215-951-0329

\*\*\*\*ALL VIRTUAL GIFT CARD PURCHASES MUST BE MADE BY 2PM ON DECEMBER 23, 2020 FOR CHRISTMAS. CREDIT UNION IS CLOSED ON DECEMBER 24TH.

THE EMAIL YOUR RECEIPT WILL RECEIVE WILL LOOK LIKE THIS:

CUMONEY VISA GIFT  
Recipient

Your name, sent you a \$25.00 digital gift card.

Follow the quick steps to activate your digital card and start spending. **ACTIVATE CARD**

## Negative Accounts

Accounts that are negative for 30 days or more will be closed out as of December 31st, 2020.

## 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.

## TO CONTACT US

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