

HELLO FEBRUARY

Trouvaille Federal Credit Union February 2021 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.



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 saving account. Wondering about what to do with the funds? We offer Certificates of Deposit ranging from 6 months to 2 years to help you save some of that money. You will even earn dividends on the money you put away! Rates vary based on term. Minimum deposit of \$500

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.

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 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.

TFCU HOME BANKING UPDATES

Are you still calling the credit union for you balances, check withdrawals, transfers?

WHY???? You can be doing that all out in Home Banking. It is available 24 hours 7 days a week. You no longer have to wait for the staff to call you back. To enroll go to www.trouvaillefcu.com and put your account number in and click Enroll. Follow the instructions and then you are in. Once you sign in send a request to TFCU@rhd.org for us to sign you up for e-statements. You save \$2.00 each time we print your statement by having them come to you electronically plus you get the statement and our newsletter the last day of the month and quarter.

The things you can do in Home Banking are:

Getting you balances on all your accounts, detailed transactions on all accounts, allow you to perform a transfer between your savings, checking, make a loan payment or request a check to be mailed to you.

See pending items on your Share Draft account(checking)

Will show you any temporary authorization ATM holds that are pending and check holds on the account.

You will be able to view in the Pending Transactions upcoming ACH deposits that have been sent to credit union in the ACH warehouse file.

Just and FYI you cannot transfer money from your clubs. That you would need to call or email the credit union for the staff to do. Email us at TFCU@rhd.org.

COMING TO OUR HOME BANKING POSTPONED UNTIL APRIL 1, 2021

Your security signing on to your account is extremely important to us. We are upgrading to a Dual-Factor Authentication also know as a two-step verification. This will give you a higher level of security when signing on to your account. During the month of January, it is imperative that you verify that your email address and phone number out in home banking. If you need to change them, make sure you also update the change with the credit union. You can verify that information by going into the Profile Settings. Once the upgrade is completed, the authentication number will be sent to you to either your cell number or your email address. If these are incorrect, you will not be able to get into home banking.

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TFCU VISA TRAVEL CARDS

The credit union 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 load money onto it. Use our travel card for airlines, car rentals, hotel rentals, furniture purchases, overseas, etc. No daily limits. You can spend up to \$5000 a day. Reload funds anytime, anywhere by phone or a digital device Call or contact the credit union by email today about our CUMONEY Visa reloadable debit cards!

Phone: 215-951-0329 | E-Mail: tfcu@rhd.org

Notice to all TFCU members with loans:

In compliance with the Fair Credit Reporting Act (FCRA) we are informing you that if your loan goes delinquent, we will report the delinquent payments to Trans Union LLC monthly on the last day of each month. It is your responsibility to repay your loan on time to avoid a negative report to Trans Union.

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 or call 215-951-0329.

Holiday Close Dates For the Credit Union

Monday, February 15th, 2021 : Presidents Day
Please Plan Accordingly

TO CONTACT US

4700 Wissahickon Ave. Suite 126 Philadelphia, PA 19144

Ginny Lapinski *Manager*

Diane Bligen *Assistant Manager*

Phone: 215-951-0329

Web: www.trouvaillefcu.com

Email: tfcu@rhd.org

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 YOU 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.

Negative Accounts

Accounts that are negative for 30 days or more will be closed out as of February 28th, 2021.

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.