

# Hello October

## Trouvaille Federal Credit Union October 2021 Newsletter

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

**We Are  
BACK!**

**CREDIT UNION OFFICE  
IS OPEN**  
**MASKS ARE REQUIRED**

**We Are  
BACK!**

### **Now More Than Ever, You Need To PROTECT YOUR IDENTITY!!**

There is so much fraud going on thru out this pandemic and you need to be proactive in protecting your identity. The hackers are getting bolder each day. They have been attacking online job sites like LinkedIn, unemployment sites, and IRS tax sites. There are ways to protect yourself and your identity. If you suspect that someone has gotten your information do the following:

1. Notify all three major credit reporting bureaus and request a "fraud alert" on your credit report. They will send you a letter verifying that they locked down your credit report.

#### **Equifax**

Consumer Fraud Division  
800-525-6285  
P.O. Box. 740241  
Atlanta, GA 30374  
www.equifax.com

#### **TransUnion**

Fraud Victim Assistance Dept.  
800-680-7289  
P.O. Box 6790  
Fullerton, CA 92834  
www.transunion.com

#### **Experian**

National Consumer Assist  
888-397-3742  
P.O. Box 9532  
Allen, TX 75013  
www.experian.com

2. Contact the Internal Revenue Service and request an Identity Protection PIN (IP PIN) number to use when submitting your income taxes. Don't let someone else get your refund. Go to [www.irs.gov](http://www.irs.gov) and type in Identity Protection Pin for the instructions.

3. Go to Chex Systems to freeze your information so on one can open accounts in your name. Go to [www.chexsystem.com](http://www.chexsystem.com) to fill out their form.

4. Contact the Social Security Administration at 1-800-269-0271. Order a copy of your Earnings and Benefit Estimate Statement (PEBES) to check the accuracy of your work history on file with the SSA.

5. Contact your banks and credit card companies. Follow their advice as to whether you should close your account.

6. If you hear that an unemployment claim has been filed under your name and social security number, file a fraud claim with the state's unemployment division and let your human resource department know that a fraudulent claim was filed on you and let them know what state it was filed with.

7. If you apply for a job thru LinkedIn and get a quick response saying they are trying to fill the job immediately and ask you to send them a copy of your driver's license to set up the interview, beware. Call the company that the job advertisement is for (look the company up online to get their legitimate phone number) and ask if they are hiring for that position. Most likely this is a scammer trying to get your information. Never send them your personal information like drivers license or social security number to assist in setting up an interview. The only time a prospective employer will need that information is if they hire you.

8. If you are a victim of fraud, contact your local police and file a report with them. Keep a copy for your records. Contact your local motor vehicle department and file a fraud report with them.

9. Purchase an identity protection plan from one of the companies that offer them. For example: LifeLock, Identity Guard, Aura, Identity Defense, etc. Do your homework and compare the different companies to see what works best for you. There is a fee for all these companies, but that fee is worth your peace of mind protecting your identity. CreditKarma.com is a free service that will alert you every time someone either applies for a loan in your name or tries to open an account in your name.

# 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](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.

## 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.

## 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.

## 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.

## Close Dates for the Credit Union

Monday, October 11th: Indigenous Peoples Day

Please Plan Accordingly

## TO CONTACT US

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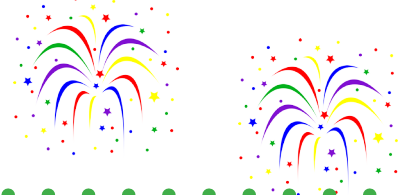
Email: [tfcu@rhd.org](mailto:tfcu@rhd.org)

## 37th Annual Meeting

October 14th, 2021 | 1-2pm on Zoom

Open to all credit union members in good standing.  
Come learn about your credit union, elect board members and maybe win a prize.

Zoom information to follow



**tfcu Trouvaille**  
FEDERAL CREDIT UNION

**Holiday Loan Special 2021**



**Up to \$2000.00 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\*  
HAVE PAYROLL DEDUCTION OR DIRECT DEPOSIT WITH THE CREDIT UNION

Applications Accepted Between  
**October 4th THRU October 29th at 2pm**

Applications can be found on

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

Print the application and bring it in to us completed during the application acceptance time.



**REPAYMENT FOR 1 YEAR**

2000 - 92.50 BIWEEKLY  
1000 - 42.60 BIWEEKLY

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

MEMBERS WHO ARE REPAYING THEIR FIRST LOAN WITH THE CREDIT UNION ARE NOT ELIGIBLE. MEMBERS CAN ONLY HAVE 2 LOANS OUT AT A TIME WITH THE CREDIT UNION



## DIVIDENDS DECLARED

.15% Regular Share

1.00% IRA Share