



Trouvaille Federal Credit Union April 2022 Newsletter

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

**We Are
BACK!**

CREDIT UNION OFFICE
IS OPEN

MASKS ARE REQUIRED

**We Are
BACK!**

HOW CAN I GET A CHECKING ACCOUNT?

Members who join and want a checking account must have a full direct deposit with the credit union or at least \$500 per pay coming into their account thru payroll deduction. If you stop your direct deposit from coming here or reduce your payroll deduction your checking account will be closed. Once we close your checking account your ATM/Debit card can only be used at the ATM Machines for cash withdrawals.

**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.

Be extremely aware of people who you don't really know asking you to cash a check for them. Checks are being "washed" which washes out the payee's name and check amount as some times the owner's signature. It is then written to a new payee (they put your name) and a new amount on the check. This background color of the check will be light. If you deposit this check into your account, you are responsible for the full amount of the check plus a \$40.00 fee when it is returned as fraud. If the owner of the account files a police report on this fraud, they will come after you.



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.

Beneficiary Update

The time is now 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.trouvaillfcu.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 loved 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(beneficiaries) that you want. Make sure you sign and date the form.

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. You have payment protection on your loan; which means; you have insurance that will make your payments on your loan until you return to work. We will contact 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

DIVIDENDS DECLARED

.20% Regular Share
1.25% IRA Shares

Negative Accounts

Accounts that are negative for 30 days or more
WILL BE CLOSED
as of April 30th, 2022.

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.

TO ALL ATM/DEBIT CARD MEMBER

The credit union has been getting calls about the chip not working on the card. The chip has thousands of different codes that it goes thru when you insert it into the store's machines. You **CANNOT** tap your card for the system to read your chip. We do not have that ability with our cards. You would get a cannot read the chip when you do that. Please insert your card into the machines slot and put your pin number to perform your transaction.

The new fee to have your ATM/Debit Card overnighted to you will be \$62.00 that will be charged to your account at the time of the request.

CARD VALET

Back in 2017 we introduced our CARD VALET to our members who have ATM/Debit Cards. We currently only have 192 members using the system. This app can be found in the App Store under Card Valet. It is under Apple's App Store and Google's Play Store. It is an orange square with Card Valet in the middle. It is a free app. With all the fraud going on these last few years, you need to protect your card and your account. Once you download the app, follow the instructions. Instructions are always attached to the newsletter out in home banking, or you can request one from the credit union staff.

- You are able to turn your debit card on and off.
- Establish transaction controls for dollar limits, merchant categories and geographic locations.
- Receive alerts when your debit card is used, approved, or exceed the transaction controls set by you.
- Stay informed of potential fraud with alerts on attempted, declined transactions.
- Get real time balance of your accounts.

Sign up now and protect your money.

Close Dates for the Credit Union

Friday, April 15th: Good Friday

Please Plan Accordingly

TO CONTACT US

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