



Trouvaille Federal Credit Union September 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!**

TROUVAILLE FEDERAL CREDIT UNION ELECTION OF BOARD MEMBERS

The Trouvaille Federal Credit Union will be holding its Annual Meeting on Thursday October 19, 2022, at 1 p.m. place to be determined. During the meeting the election of board members will be held.

If you are interested in serving on the Board, please submit a letter of intent that you are willing to be a board member. The Nominating Committee Chairman Stan Shubilla must receive your letter by Thursday September 30, 2022. You can either fax to 215-849-1263, email to TFCU@rhd.org or mail to Trouvaille FCU, 4700 Wissahickon Ave. Suite 126, Philadelphia, PA 19144

To be elected to the Board of Directors, candidates must be willing to display and learn managerial and financial skills to help run the credit union. Nominees must be willing to dedicate their time and energy to this volunteer position, which will require meetings, committee assignments and regulatory trainings. For additional information, please contact Mr. Stan Shubilla, President of the Board of Directors or Ms. Ginny Lapinski, Treasurer.

The election of Board members will be conducted by ballot at the Annual Meeting on October 19, 2022. To be eligible to vote you must be a member in good standing of the credit union as of August 31, 2022 and be at least 18 years of age. The Nominating Committee will make nominations for election. Nominations may be accepted from the floor with the nominee's affirmation that they are willing to serve.

The Board of Directors is also looking for a few volunteers for special committees. If you are interested in getting involved with the Credit Union, please contact either Stan Shubilla or the Credit Union staff and let them know.

38th Annual Meeting

October 19th, 2022 | 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**



SAVE A TREE & \$2!

Are you still paying \$2.00 every time we print your statement? You can get e-statements for free. Contact the credit union either by email at tfcu@rhd.org or leave us a message at 215-951-0329 with your name and account number and we will set you up for electronic statements (e-statements). You are able to see your statements and the newsletter out on home banking. Not sure how to register your account on home banking. Here's how: On the internet, go to www.trouvaillefcu.com put in your account number and click the enroll button. Read the agreement and accept the terms at the bottom of the page. It will bring up the enrollment screen. Follow the prompts. Its that easy.



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.

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.

Negative Accounts

Accounts that are negative for 30 days or more

WILL BE CLOSED

as of September 30th, 2022.

WATCH FOR THE OCTOBER NEWSLETTER!!

HOLIDAY LOAN SALE WILL BE COMING. WATCH FOR THE ANNOUNCEMENT IN THE OCTOBER NEWSLETTER.

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.trouvailefcu.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, September 5th: Labor Day
Please Plan Accordingly

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.

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.

TO CONTACT US

4700 Wissahickon Ave. Suite 126 Philadelphia, PA 19144

Ginny Lapinski *Manager*

Diane Bligen *Assistant Manager*

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