

THANKFUL

Trouvaille Federal Credit Union November 2022 Newsletter

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

PROTECT YOURSELF FROM CARD SKIMMERS

Skimming occurs when devices are illegally installed on ATMs, Point of Sale (POS) terminals or fuel pumps to capture the data off your ATM card along with your PIN (Personal Identification Number). Criminals will use this data to create a fake debit or credit card and then steal from the victim's accounts. Some of the ways that they use these skimming devices are:

Fuel Pumps

The skimmer is usually attached in the internal wiring of the machine and are not visible to you the customer. It will store the data and then download it wirelessly later. Choose a pump closer to the store that is in direct view of the attendant. Consider paying inside with the attendant.

ATM and POS Terminals

The ATM skimmer devices usually fit over the original card reader. Some are inserted into the card reader. They may place a pinhole camera on the ATM to record your PIN number. They may also a keypad overlay is attached instead of the camera and will record your PIN Number. It will store the data and then download it wirelessly later.

To protect yourself, inspect the ATM or POS terminal looking for anything loose, crooked, damaged, or scratched. Pull the edge of the keypad before entering your Pin and when entering your PIN, cover the area with your hand so if there is a camera it will not be able to see your information. Always use ATM machines in a well-lit area, indoor if available which are less vulnerable targets. Be alert to skimming devices in tourist areas especially in other countries. Utilize your debit or credit cards that has a chip imbedded. It is harder for the thieves to steal chip data verses the magnetic strip data.

If the ATM machine does not return your card at the end of the transaction or if you cancel the transaction immediately call your card in stolen to 1-800-472-3272 and then let the credit union know.

To all members who have an Atm/Debit Master Card!!!!

It has come to our attention that some members are misusing their debit cards by purchasing gas when they don't have money in their account by using "credit" when paying with their card.

This results in a negative balance in their checking account in effect an interest free loan. Effective immediately members who continue to do this will be charged the \$35.00 atm fee for non sufficient funds each and every time. Be mindful when paying for gas. Some gas stations put up to \$175 hold on your account that does not release for 5 business days.

Be Proactive. Don't Pay at the Pump. Pay Inside.

ATM/DEBIT CARD INFORMATION

The daily limit on your ATM/Debit card is \$500.00 at the ATM machine and \$500.00 point of sale (grocery store, gas, bill paying, and internet buying ECT.). This amount was given to us by our ATM/Debit card provided and it **CANNOT** be increased by us. These limits are from 2pm today to 2 pm tomorrow, seven days a week.

How Do I Qualify For a Loan?

As members of the credit union, you are eligible to apply for loans. You must be a member for at least six months and be in good standings. The first loan a member receives cannot be for more than \$1,000 and that loan must be paid in full before they can apply for any other loans. After the first loan is paid in full the member will be eligible to have two loans out at one time as long as they have the ability to repay both loans. There is a \$25.00 loan application fee for each time you apply. When applying for a loan you must have 25% of the amount you are requesting in your savings account for the pledge amount. This amount must remain in your savings account while the loan is being processed. If you remove the funds, the loan processing stops until the funds are replaced.

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.

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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. 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.

Negative Accounts

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

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.

Close Dates for the Credit Union

Friday, November 11th: Indigenous Peoples Day
Thursday, November 24th & Friday November 25th:
Thanksgiving and Day After

Please Plan Accordingly

TO CONTACT US

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Ginny Lapinski *Manager*

Diane Bligen *Assistant Manager*

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.

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.

DIVIDENDS

.75% Christmas Clubs

Holiday Club Check

It is that time of year again for members who have been saving for the holidays. We will be issuing checks for all holiday clubs that have a balance of \$100 or more on November 1, 2021. Clubs with a balance less than \$100 will remain in the account and you can request either a transfer or check for those funds. We will be mailing the checks on Monday November 1, 2022. The new holiday clubs will start with the payroll on November 4th. If you want to change the amount of your deduction please let us know by November 1st. It is a great way to put money away for next year's holidays. Pick an amount that you can forget about. Not sure how much to save here is a breakdown of what some members do for the 26 pays:

\$ 10 per pay = \$260 plus interest
\$ 15 per pay = \$390 plus interest
\$ 20 per pay = \$520 plus interest
\$ 25 per pay = \$650 plus interest
\$ 50 per pay = \$1300 plus interest
\$100 per pay = \$2600 plus interest

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