

2023

HAPPY NEW YEAR

Trouvaille Federal Credit Union

January 2023 Newsletter

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

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.

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.

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.

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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.

Tax time is coming!

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

Holiday Close Dates For the Credit Union

Monday, January 2nd, 2023 : New Years Day Observation

Monday, January 16th, 2023: Martin Luther King Jr Day

Please Plan Accordingly

TO CONTACT US

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ACH AND SHARE DRAFT PAYMENTS FROM YOUR ACCOUNTS

It is your responsibility to make certain the funds are in your account when ACH transactions or Share Drafts are presented for payment. We post ACH and Share Draft transactions by 8 am. If you are going to bring in a cash deposit to cover these items, we need you to call and let us know by 8AM and the deposit must be made by 10AM or the item will be returned to the Federal Reserve as a Non-Sufficient Funds and a \$35.00 fee will be charged to your account.

We have been getting numerous calls from members telling us they have transferred the money thru a cash app during that day. We do not see these electronic deposits that you make to your account.

Therefore, if the funds are not in your account by **7am** to cover your transaction, that transaction will be charged an NSF fee and will be send back which means it was not paid.

The returns go directly to the Federal Reserve Bank and **we will not reverse** the fee on your account

Beneficiary Update

With COVID-19 affecting 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.

DIVIDENDS

.50% Regular Share

2.50% IRA Share

Negative Accounts

Accounts that are negative for 30 days or more

WILL BE CLOSED

as of January 31st, 2023.