

# Trouvaille Federal Credit Union February 2023 Newsletter

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

## **FIVE TIPS FROM THE FEDERAL TRADE COMMISSION TO PROTECT YOURSELF ONLINE**

### **1) Lock Down Your Accounts Online**

- a. Your password is the key to all personal information in your account. Make it long. Avoid common words and don't reuse it.
- b. If it available in your accounts, turn on multi-factor authentication for an extra layer of security.

### **2) Secure Your Home Wi-Fi Network**

- a. Your wireless network is the hub that connects your devices. To protect it from hackers:
  - i. Encrypt it
  - ii. Change your default passwords
  - iii. Keep it up to date.

### **3) Protect Your Computer and Phone**

- a. Once your home Wi-Fi is secure, focus on protecting your devices.
- b. If you are using a computer to go on-line, make sure your security software, operating system and Internet browsers are up to date. Turn on automatic updates to keep up with the latest protection.
- c. Keep your phone up to date also.

### **4) Recognize Attempts to Steal Your Personal Information**

- a. Scammers try to trick you into giving them your personal information. They will pretend they are with any organization that you know well - like Apple or Amazon - and make up a reason they need some information from you. They are also impersonating FED-EX, US Postal Service, UPS, Social Security Administration, FTC and banks.
- b. If you get a phishing email or text message, report it.

### **5) Back Things Up**

- a. Back up important information you have on your computer and phone. That way, if something does happen, you can recover your information.
- b. Concerned about protecting your privacy online? Check out the FTC's guide to protection your privacy on line.

## **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.

## **With Tax Return Season Upon Us, TFCU Just Wants to Remind You About Our ATM/Debit Card Rules & Regulations**

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.

## **THINGS THAT ARE BLOCKED ON THE TFCU DEBIT CARD**

Car/Truck Rental, Hotels, Airline Tickets, Cruise Ships, International Use\*, Online purchases for companies outside of the USA, Gambling. If needed to book one of these, you MUST give one week notice to the Credit Union. If you are planning on taking a trip out of your area, please let the Credit Union know AT LEAST ONE WEEK AHEAD OF TIME. \*\*International use is only allowed when the member agrees to take all the risks associated with international charges\*\*

## **FEES AND CHARGES**

\$1.00 monthly fee for having the card, 5 free ATM withdrawals per month. Each withdrawal over the 5 is \$2.50 each. These fees will post the last day of every month. If your card is stolen or lost the replacement cost is \$10.00.

## **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. 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 8 am 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.

## 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.

## 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.

## Negative Accounts

Accounts that are negative for 30 days or more

## WILL BE CLOSED

as of February 28th, 2023.

## 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.

## Holiday Close Dates For the Credit Union

Monday, February 20th, 2023 : President's Day  
Please Plan Accordingly

## Tax time is Here!

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

## 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.

## MEMBERSHIP IN THE CREDIT UNION

Everyone who is a member of the Credit Union must maintain a \$5.00 share balance at all times in order to remain a member.

If your account has not had a deposit in months and that account goes below \$5.00 and you have no other funds in your Checking account to transfer from, your account will be closed at the end of the current month. Remember that if you have an ATM card there is a \$1.00 per month fee to have the card.

If you are not going to use your ATM card, consider calling us to cancel the card completely. There is also a \$2.00 charge for members who receive paper statements. You can avoid this charge by looking at your statement online in home banking. Just call the credit union to enroll. Accounts that are dormant for over 12 months will be charged \$4.00 per month until the account is active again. All charges are posted on the last day of the month. This could effect your savings balance so be sure to leave some money in the account.

## TO CONTACT US

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