

a Newsletter for the Members of Total Choice Federal Credit Union | Fall 2017

Need Extra Holiday Cash? Ask About SKIP-A-PAYMENT

This October, November or December **Skip-A-Payment** on TCFCU loans for extra holiday cash!

Visit our webpage at www.totalchoicefcu.com for our skip-a-pay form.

Processing fee - \$35.00 per loan

* Mortgage loans, credit cards, stock and holiday loans are not eligible for this promotion. Loan account must be in good standing. See website for details and eligibility.

Be A Smart Cookie This Season! Apply For A TCFCU VISA Credit Card.

Low Rates • No Annual Fee • No Balance Transfer Fees



Transfer your high interest rate balance to a TCFCU VISA card and enjoy hundreds of dollars of savings!

Introducing CardValet – Your Credit Union Helping You To Play It Safe!

We are proud to introduce our newest product, CardValet, to our Debit and Credit card members. Card Valet manages the risk associated with your cards by allowing you to define when, where and how your cards can be used.

- Receive alerts whenever your card is used or declined;
- Establish transaction controls for dollar amount limits, merchant categories, transaction types and geographic locations;
- Safeguard your cards – Turn them “off” if they’ve been misplaced or stolen and back “on” when you’re ready to use them again.
- Monitor your finances anytime, anywhere using the CardValet app to check your account balances or review recent card transactions online.

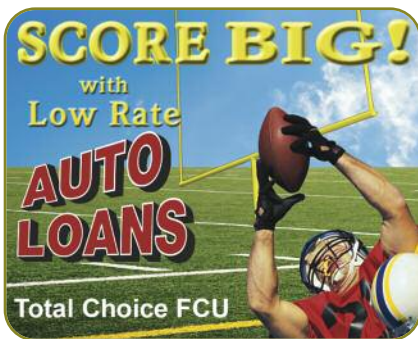
Keep Tabs on your **DEBIT CARD with CardValet[®]**.

**Protect yourself against fraud.
Customize alerts for your transactions.
Track spending.**

Get the **CardValet mobile app today.**



App store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. CardValet is a registered trademark of Fiserv, Inc. or its affiliates. All rights reserved. Data charges may apply. Check with your mobile phone carrier for details. Apple and the Apple logo are trademarks of Apple Inc, registered in the U.S. and other countries.



Rates As Low As
1.99% APR*

Apply for New Auto Loans or Refinance your vehicle from another institution.

*APR = Annual Percentage Rate and is determined by credit worthiness. 1.99% APR applies to new autos loans and for refinances from other institutions.



Free Credit Scores Now Available Within Online Banking!

We are thrilled to introduce free credit scores for members who have online banking access! This new service is called **“Credit Sense”** and is powered by our current partner, SavvyMoney.

About **Credit Sense**:

1) It’s free! 2) It’s a “soft pull” on your credit report and does not affect your score.

How do I get my score?

Visit www.totalchoicefcu.com and log onto your account to get started!

In the lower, right-hand section of your online account, you can click on the “Credit Sense” block and get started. All you need to do is enter the last four digits of your Social Security Number and answer a few out-of-pocket questions!

Total Choice FCU Members Get Exclusive Discounts From Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That’s what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

♥ \$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into **Sprint Credit Union Member Cash Rewards**. Plus, get a \$50 loyalty cash reward every year for every line.*

♥ Save up to \$15 on **TurboTax** federal products.

♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to receive this special offer.

♥ Shop and get cash back with at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, visit www.totalchoicefcu.com or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Total Choice Federal Credit Union.

*Activ. Fee: Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Apply For Our Holiday Loan Nov.1 Through Dec. 31, 2017



* APR=Annual percentage rate. Rates, terms & conditions subject to change without notice. Certain restrictions may apply. Contact us for more information. Application fee of \$10.00 will be applied. Loan example: \$2,000 borrowed at 6.50% for 12 months = approximate monthly payment of \$172.66. Offer valid November 1 through December 31, 2017.

2017 Branch Closings

- Monday, October 9
Closed for Staff Training
Columbus Day
- Thursday, November 23
Closed in observance of
Thanksgiving Day
- Wednesday, December 6
All Branches Open at 11:00am
- Monday, December 25
Closed in observance of
Christmas Day
- Monday, January 1
Closed in observance of
New Year’s Day
- Monday, January 15
Closed in observance of
Martin Luther King, Jr. Day