

WELCOME
Taft Employees' CU Members!

On August 2, 2018, Taft Employees' CU Members approved a merger vote making our two families one!

We are currently in the process of manually converting all of the Taft CU members over to the Total Choice FCU core system and will have this completed by 11/30/2018. **Welcome!**

Grand Opening



Local school board officials, credit union officials, faculty, staff and students were on hand September 20th to celebrate the grand opening of our student run credit union branch at Destrehan High School! **We love our Wildcats!**

Holiday Skip A Pay

October, November and December 2018

Skip-a-payment on TCFCU loans this holiday season.

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

\$35 processing fee per loan.

* Credit cards, mortgage loans, holiday and summer loans do not qualify. Loan account must be in good standing. See website for details and eligibility.



**MORE SAVINGS.
MORE POSSIBILITIES.**



More Money In Your Pocket,

Thanks to TCFCU and Love My Credit Union® Rewards.

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of Total Choice FCU, you can get discounts and rewards that include:

- ♥ Get a **\$100** cash reward for **each new** line you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.*
- ♥ **Up to \$15 off TurboTax®** federal products!
- ♥ An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- ♥ Trusted protection at **true savings** with the **TruStage® Auto & Home Insurance Program**.
- ♥ **Cash back** at over 1,500 online retailers with **Love to Shop**.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit www.totalchoicefcu.com or LoveMyCreditUnion.org today!



*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. 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 and click on "CashRewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply ©2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Holiday Loans!

Starting November 5, 2018
thru December 31, 2018



*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, 2018.

Get Financially Savvy With Credit Sense

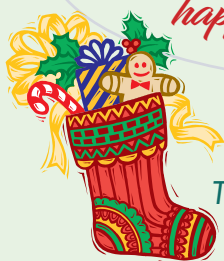


Now available via our Online Banking!

Wishing you a very happy Holiday Season and a prosperous New Year!

From:

The Board of Directors, Management & Staff



2018 Calendar Events

Branch Closings

Monday, November 12
Veterans Day

Thursday, November 22
Closed in observance
Thanksgiving Day

Wednesday, December 5
All branches open at
11:00 am

Monday, December 24
Close at Noon

Tuesday, December 25
Closed in observance
of Christmas

Tuesday, January 1, 2018
Closed in observance
of New Year's Day



SCORE BIG
with
TOTAL CHOICE FCU
On New Auto Loans

Rates As Low As
2.49% APR*

Apply For New Auto Loans Or Refinance Your Vehicle From Another Institution.

* APR = Annual Percentage Rate and is determined by credit worthiness. 2.49% APR applies to new autos loans and for refinances from other institutions.