

January 2019
Newsletter

Dates Credit Union
will be
Closed in 2019

February 15th & 18th

April 19th & 22nd

May 24th & 27th

July 4th & 5th

August 30th

September 2nd

October 14th

November 11th

November 28th & 29th

December 24th

December 25th & 26th

December 31st

and beginning
of 2020

January 1st & 2nd

January 20th

Beaver Falls (PA) Teachers' Federal Credit Union

Happy New Year from our family to yours!

The holidays are a good time to share your experiences from the past year and to express warm wishes for the coming year.

Perhaps your family follows some traditions and customs handed down by parents and grandparents. Or maybe you have created some new traditions of your own. Have you ever wondered about some of the traditions of the holiday season? For instance:

Why We Eat Pork and Sauerkraut for New Year's Day

Part superstition and part tradition... Pork and sauerkraut are believed to bring good luck and good fortune in the months ahead. Pork is on the menu because pigs root forward - the same direction most people hope to move in

the New Year. Conversely, serving chicken on New Year's Day is unwise because chickens scratch backward - not a direction anyone wants to go. Having a good supply of pork and sauerkraut for winter also made early Pennsylvania Dutch families feel rich because they knew they wouldn't go hungry in winter's bleakest months.

Another tradition is to make New Year resolutions. **The Credit Union Board of Directors has made a New Year Resolution.** The Board resolves to work diligently to move forward in 2019 to merge with Riverside FCU. This promises to be a good thing for our credit union and the Riverside FCU. Watch for further news as we move forward.

We wish you a Happy New Year.

File with TurboTax[®] and Save

Looking ahead, we will be filing our tax returns for 2018 very soon. The Credit Union has a special offer to help you save money and complete this task easily.

TurboTax[®] is the simple way to file your taxes with a user-friendly program and easy to follow questions. TurboTax[®] does the hard work and calculations for you, including searching over 350 deductions and credits.

Simply visit our website and select LoveMyCreditUnion.org link

Members can get details and save up to \$15 on TurboTax[®] 2018 Federal products.

Members may also take advantage of other exclusive savings offers from partners like Sprint[®], ADT[®], and more.

State filing charges may apply. Terms, conditions, features, availability, pricing, fees, service and support options are subject to change without notice. All service marks, trademarks and registered trademarks are the property of their respective owners.



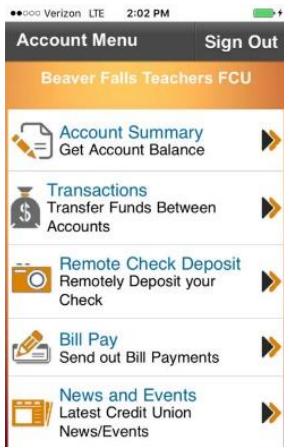


Mobile Banking



APP

To learn how to download our APP, call the Credit Union 724-740-1444



See Page Three to Learn How to Make A Mobile Deposit Thru the Credit Union

Want More? 

Accounts, Loans and Services thru the Credit Union

No matter what banking need you want - We have it

- Regular Share Accounts
- Share Certificates
- Christmas Cash Plan Accounts
- Vacation Cash Plan Accounts
- Organizational Accounts
- Internet Home Banking & Bill Payment
- Mobile Banking
- Direct Deposit
- Payroll Deductions

- Share Draft (Checking)
 - No Minimum Balance
 - No Monthly Service Charge
 - No Per Check Fee
 - Master Debit Card
 - Non-Surcharging ATMs (see list)
 - Overdraft Protection from Shares
 - Customized Check Ordering

Loans

- \$10.00 per borrower application fee
- New and Used Vehicle Loans
- Signature Loans
- Share Pledged Loans
- Personal Secured Loans
- Motorcycle Loans
- RV Loans
- Co-Signer Loans
- Sallie Mae® Student Loans
- Owners Choice Funding Mortgage Loans

NCUA Deposit Insurance

Website: <http://www.bftfcu.org/>

Intra-School Mail Available to the Credit Union

Protect Yourself from Identity Theft



It only takes a few minutes to protect yourself from identity theft. Trust SHERPA® Identity Protection to guide you to the path that's right for your needs and gives you peace of mind. SHERPA® uses top identity theft protection technology in the industry to deliver outstanding protection at an affordable price. Select from one of three levels. Your identity is protected through a combination of services that includes ongoing credit monitoring and alerts, 24/7 internet surveillance with Digital Ally, SHERPA's proprietary

cyber-surveillance technology, as well as lost wallet and full-service restoration solutions. Anyone can become a victim of identity theft, which is why anyone can sign up for SHERPA®. Our product is available to anyone over the age of 18 who is interested in taking a proactive approach to monitoring their identity. Without identity protection, consumers are left with uncertainty and not knowing where to turn when identity theft strikes. SHERPA® will provide proactive monitoring to quickly identify fraudulent activity and put you on the right path forward.

Teaching Your Children How to Save by Setting an Example

Saving your money isn't always easy, especially when you don't have much to spare.

It helps to start with small goals. For instance, commit to putting a certain amount, say \$10, each week into a savings account. If you have direct deposit, consider setting up an automatic transfer of \$20 into your savings account using automatic payroll deduction. Gradually increase the amount of your deposits by a few dollars at a time.

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often.

Then help them open a savings account at Beaver Falls Teachers' FCU. You can open an account with as little as \$5.00. Encourage your child to make small deposits each week. Tell them their money will earn interest while it's in their account. If they continue saving weekly, they'll quickly see their savings grow, and soon they will be able to buy their pictured item.

Beaver Falls (PA) Teachers' Federal Credit Union
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Wampum PA 16157

Phone:
(724) 740-1444

Fax: *Call credit union first*
(724) 740-1444

E-Mail:
contact@bftfcu.org

**During Holiday Scheduling
ACCESS YOUR ACCOUNTS 24/7
WITH MOBILE & HOMEBANKING**

Visit us anytime on the WEB:
<http://www.bftfcu.org/>

You can report lost, stolen, or suspicious activity on your debit card 24/7 by calling one of the numbers below.

Lost/Stolen Card:
1-800-264-5578
Suspicious Account Activity:
1-866-842-5208

*Fix What You Can
Learn From What You Can't*

Endorsement and Making A Mobile Deposit

Revised Federal Reserve regulatory rules concerning endorsement of a remote deposit check (RDC) reduces the risk of duplicate deposits, i.e., once by mobile deposit and once by paper check deposit.

In the past, liability for a check that was deposited twice would fall on the bank that accepted the mobile deposit. This could be devastating to small financial institutions such as our credit union.

What does this mean to you?

All checks deposited using Mobile Deposit are required to bear the endorsement

**“For Mobile Deposit Only to the BFTFCU”
in addition to your signature.**

It is always in your best interest to also include your account number on the back of the check being deposited.

If the endorsement is missing, your check will be rejected, and you will need to add the endorsement before attempting to mobile deposit the check again.

Simply marking the mobile deposit check box in the endorsement area of a check does not meet the new requirement for mobile deposits.

Don't have mobile deposit? Ask us how we can help you add it to your mobile banking app!

Making a mobile deposit is simple.

Be sure to endorse your check first properly then simply log onto your mobile app and follow these steps:

1. Select Remote Check Deposit
2. Select Check Deposit on the Check Deposit Menu
3. Your phone should automatically turn from Vertical to Horizontal and open your camera that will prompt you to align front of check up and take picture. Once image is taken select Accept Image
4. Now align the back of check up and take picture. Once image is taken select Accept Image
5. Now you will be asked for the amount of the check and to select what account you want the check deposited into Then select Deposit Check
6. You will receive a confirmation once you complete these steps
7. Deposits are processed twice a day during business days so please allow time to see the deposit into your account

Board of Directors
 Maralee Murray *President*
 John Sokol *Vice-President*
 Kelly J Kelly *Treasurer*
 Jonelle McMillen *Secretary*
 David J Murray *Director*
 Barb Pitts *Director*
 Mary Summers *Director*

Supervisory Committee
 Barb Pitts *Chair*
 Debbie Shee
 Chelsea Taylor

Office Staff
 Kelly J Kelly *CEO/Manager*
 Jonelle McMillen *Assistant Manager*
 Sue Soldano *Member Service Representative*

Members Mark Your Calendars for our 2019 Annual Meeting

April 16, 2019

Financial Goals...

"According to a Fidelity Investment survey, nearly one third of Americans have a money-related resolution for 2019. The beginning of the year is a good time to start planning your finances for the coming year. Do you have a budget? Rainy day savings? Adequate retirement contributions? I like to plan things out at the beginning of the year, so I have a roadmap for where I want to go in the next 12 months." Brittany Cox, Registered Investment Advisor, Nestlerode & Loy, Inc., State College.

We encourage you to create your own roadmap. Feel free to contact the credit union if you need help with any part of your roadmap.