



**Dear Members,**

We are honored to be celebrating our 75th anniversary this year. Our goal has always been to provide the best financial experience for our members and to serve our local communities. We look forward to continuing to uphold our philosophy of "People Helping People" for many more years. It is our mission to help our members reach their goals!

I would also like to extend many thanks to our members for choosing Tri County Area FCU as the "Best Credit Union" in the Mercury Readers' Choice Awards! We have received this award for 17 years in a row, and each year we become more grateful for the recognition from our members. We promise to continue providing the same excellent service and improving our features as our members deserve.

Thank you for your continued trust as a member of Tri County Area FCU!

**Andrew C. Pistoria**  
 President/CEO

Thank you to all our loyal members for choosing TCAFCU as the "Best Credit Union" in the Mercury Readers' Choice Awards. We are honored to be the recipient of this award for the **17th year in a row!**



**This year is our 75th anniversary of serving members like you!**

We are proud to have served our community for so many years and look forward to providing the best financial services for many more.



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# Give the Perfect Gift This Holiday

Having trouble finding the perfect gift? Give endless options with a CUMONEY® Visa® gift card. It's more secure than cash, flexible for spending almost anywhere around the United States and best of all – it's the perfect gift for those who are difficult to buy for! Just provide us with the amount, and it will load instantly, keeping your holiday shopping time to a minimum.

Visit our branch to make your easiest holiday shopping stop!



## Sending Money Is Easier With Zelle®



When sending money to friends, family and people you know, you can easily use Zelle® to transfer funds quickly.<sup>1</sup> Whether you're splitting a dinner bill with a coworker or sending a friend a coffee pick-me-up – you can do it with Zelle®! Send money directly from your account to enrolled recipients in minutes, all from the convenience of online banking or our mobile app.<sup>2</sup>

**Log in to your online banking account or our mobile app to get started!**

<sup>1</sup>U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. <sup>2</sup>In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

Get the latest TCAFCU news and updates by signing up for text alerts. To join, text **TCAFCU** to **610.326.5602** or scan the QR code.





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## Caring for Aging Parents

Consider these important steps you can take to help your aging parents find health care and living assistance, and to secure financing for the cost of the care. There are many resources today that can help them grow old gracefully, either in their home or a facility, along with multiple options for financing the cost of the care.

### Living Options

**Living Alone:** Depending on the independence of your parents, living alone in their existing house may be an option. However, you may need to make several modifications to make their home environmentally safe and suitable for an aging person. For example, important safety features such as a first-floor bathroom, grab bars in hallways and bathrooms and an emergency response system.

If your parent requires assistance with meals or chores, there are several services that can provide support, such as Meals on Wheels, which are free for anyone over 60. You may also want to consider an in-home aide if your parents need additional personal assistance.

**Living With Family:** Some families choose to move an aging parent into their own home. If you can do this with minimal conflict, this can be beneficial as it avoids having to maintain a second home – and can be less expensive. If your parents have dementia or other health issues, adult day care can be helpful, as it allows them to socialize with other adults.

**Assisted Living:** If your parents are independent and can care for themselves, they may be eligible to enter a continuing-care retirement community, where they can rent or purchase an apartment and be eligible for nursing care, if necessary. Consider purchasing long-term care insurance, which can help pay for nursing home costs or the cost of an in-home aide.

**Nursing Home:** If your parents need more extensive care and require a nursing home, research the options extensively. You may need to reserve a space far in advance, as waiting lists are often long at popular facilities. The government provides limited financial assistance for families paying for nursing home care. Financing long-term care can be a tremendous challenge for many adults.

### Financing Long-Term Care

Medicare will only pay the full cost of professional help if a physician certifies that your parent requires nursing care and if the services are provided by a Medicare-certified home health care agency. However, Medicare will pay for nursing home care for the short term only, with benefits restricted to low-income individuals with limited assets.

You can offset some of these costs by claiming a federal tax credit up to \$3,000 off the cost of in-home care or day care. You can also use a flexible spending account, which helps pay for a certain amount of covered expenses with pretax dollars. With the cost of elderly care continually on the rise, financial planning can be an important step in providing adequate support for your parents' future well-being.

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## Holiday Closings

**Columbus Day/  
Indigenous Peoples' Day**  
October 14, 2024

**Veterans Day**  
November 11, 2024

**Thanksgiving Day**  
November 28, 2024

**Christmas Eve – Closing at 2pm**  
December 24, 2024

**Christmas Day**  
December 25, 2024

**New Year's Eve – Closing at 2pm**  
December 31, 2024

**New Year's Day**  
January 1, 2025

## Upcoming Events

**Trunk or Treat**  
2pm - 4pm at our  
Pottstown branch  
Saturday, October 26, 2024

**Santa Visits**  
9am - 12pm at both branches  
Saturday, December 14, 2024

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Instagram and LinkedIn!



Download the  
TCAFCU Mobile App!



## Free Financial Resources With GreenPath

Financial wellness is key to pursuing your dreams. Through our partnership with GreenPath Financial Wellness, we're connecting you with free tools and resources for improving financial health, such as how to:

- **Get out of debt.** If you have high-interest credit card debt, a GreenPath Debt Management Plan may be able to help you lower your interest rates AND pay off debt faster.
- **Set a budget.** GreenPath can help you set a budget and create a spending plan to work toward your goals.
- **Build credit.** Learn how to better understand your credit report, dispute inaccurate information, and manage your credit score.
- **Get help with housing.** Housing experts provide support during the home-buying process or when you're struggling with rent or mortgage payments.

We understand how overwhelming it can be to manage finances and handle debts. But don't worry – you're not alone on this journey. GreenPath offers free webinars to help you learn valuable financial information, such as understanding your credit report or preparing for retirement.

Take the first step toward achieving your financial goals today!

To learn more, visit the **Financial Education page at [tcafcu.org](http://tcafcu.org)** or call **877.337.3399**.



 **GreenPath™**  
financial wellness