



Dear Members,

Happy New Year and welcome to 2025! Whether you've recently joined or have banked with us for years, I'd like to thank you for being a member of TCAFCU. By being a member, you give us the opportunity to provide financial resources that will empower our community.

Last year, we celebrated 75 years of being able to help our members reach their goals and provide our community with financial education. As we look to the year ahead, I am excited to share our continuation of participating in Financial Reality Fairs at our local high schools this spring. These fairs help provide a foundation for many students to start the path toward financial success. We reached a total of over 1,000 students last year and look forward to reaching many more this year.

Thank you for being a part of TCAFCU this year, and we look forward to many more great years of providing you with excellent service!

Andrew C. Pistoria
 President/CEO

Financial REALITY Fair
brought to you by CrossState Credit Union Foundation



Scholarship Opportunity 

Each year, TCAFCU awards one student a **\$1,500** academic scholarship. A committee of credit union staff will judge applications based on academic achievement and community involvement. Scholarship funds are to be used for higher education at an accredited college or trade school. For more information and to apply for the scholarship, please visit tcafcu.org or stop by the credit union. The deadline to apply is **March 31, 2025**.

Annual Meeting Notice 

Join us for TCAFCU's Annual Meeting, open to all members, on **March 19, 2025**. The nominating Committee is currently accepting applications to fill available positions of credit union officers. Nominations for vacancies may be made by filing a petition signed by 1% of the membership or 140 members in good standing. Nominees must also submit their qualifications and biographical data on forms approved by the Board of Directors. All petitions and related information must be received by the credit union no later than **February 7, 2025**.

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Spend. Save. Repeat!

Introducing our new Round Up program – a way you can start saving with every debit card purchase! With Round Up, you can save without even thinking about it. It's an easy way to set aside a little each day, which quickly adds up! Here's how it works:

Scan the QR code to enroll today!



Spend:

Use your TCAFCU debit card to make a purchase.



Save:

We'll round up the charge to the nearest dollar, and the difference will be transferred to your selected savings account.



Repeat:

Keep building your savings with every debit card purchase!



WIN TAX SEASON!



Exclusive Discounts on Tax Prep.

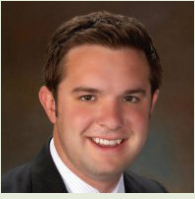
And get a chance to win \$10,000.



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE



tcafcu.org | 610.326.3705



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Incoming IRS Changes

The Internal Revenue Service released the updated income tax brackets, standard deduction and retirement contribution limits for the 2025 tax year. While these changes won't impact you for some time, it may benefit you to start thinking ahead.

The top tax rate remains 37%, but remember that 2017's Tax Cuts and Jobs Act expires at the end of 2025. Overall, more than 60 provisions have changed at the federal level. Here are a few of the most critical changes in the federal tax bracket and retirement contribution limit. While the IRS has highlighted its changes, keep an eye out for any changes to individual and business taxes that may be pending in your state.¹

Tax Bracket Inflation Adjustment

Overall, tax brackets have been adjusted upwards for 2025. This adjustment is based on the Consumer Price Index and primarily accounts for inflation.

Standard Deduction

The standard deduction has increased to \$30,000 for married couples filing jointly, up \$800 from the previous year. For single filers, this number increased by \$400 to \$15,000.

Marginal Rates

Marginal tax rate brackets are also increasing.

Gift Tax

The annual gift tax exclusion for 2025 is \$19,000, an increase of \$1,000 from the previous year.

Estate Tax Credit

Individuals receiving an inheritance in 2025 will be able to exclude \$13,990,000 from federal taxation, up from \$13,610,000 in the previous year.

All information sourced from IRS.gov. Remember that we provide updates for informational purposes only, so consult with your tax professional before making any changes in anticipation of the new 2025 levels. You can also contact our offices, and we can provide information about the pending changes. Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington and Wyoming don't levy a state income tax.

¹IRS.gov

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Holiday Closings

Martin Luther King Jr. Day
Monday, January 20, 2025

Presidents' Day
Monday, February 17, 2025

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.



Follow us on Facebook,
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Download the
TCAFCU Mobile App!



New Year, New Rate

Start the new year off right with a limited-time balance transfer offer! Get a low rate of just **1% APR* for 12 months**. It's an easy way to get started on your new year's goal of paying off your debt quicker. Plus, our affordable credit card options include:

- **No balance transfer fees**
- **No annual fees**
- **Rewards and cash back options**

Drop your high-interest debt and apply for a TCAFCU credit card at tcafcu.org today!

*APR=Annual Percentage Rate. The APR of 1.00%, which is a monthly periodic rate of 0.0833%, is for 12 months from the issuance of the balance transfer. When the discounted rate expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. These rates are subject to change without notice. Existing balances, new purchases and cash advances will accrue interest at the regular APR. Internal balance transfers are not eligible for the promotional rate.

Easily Manage Your Credit Card

Did you know you can manage your credit card on the go? With the TCAFCU CC app, you can manage your card from the palm of your hand. Whether you're at home or traveling – you've got control. Replacement cards are digitally issued in the app and cards can easily be added into a digital wallet. This app offers a convenient way to:

- **View transactions**
- **Set alerts and controls**
- **Make a payment**
- **Set travel notifications**
- **Raise a dispute on a transaction**
- **Report your card lost/stolen**

Download the TCAFCU CC app today to get started!