



As the year ends, there's no better time to say we're grateful for you, our members. We appreciate the trust you've placed in us and are truly thankful. We look forward to continuing to serve you in the new year as we strive to make it easier for people to achieve their financial goals.

Here's wishing you peace, joy & prosperity in 2023!



Protect yourself with My Credit Score. Enroll today!

Check Score • Monitor Credit • Get Financial Tips for Free

Did you know identity theft occurs once every 22 seconds? While identity theft is an everyday issue, it is especially prevalent during the holiday season. With TEG's

FREE credit monitoring, give yourself a special gift to protect your credit this holiday season and beyond.

[LEARN MORE](#)



Relax with a holiday Skip-A-Payment

Skipping your eligible credit union loan payment and getting some extra money for the holidays is easy!

Log in to Digital Banking • Go to Transfer & Pay • Select Skip-A-Pay to view your eligible loans

There is a low \$35 non-refundable processing fee to take advantage of this program.



Win a Wreath by Voting for your Favorite!

Our TEG elves have been busy making our branches festive.

[VOTE TO WIN](#)

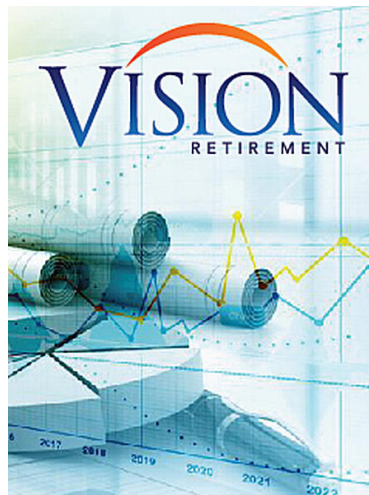


Personal Loans as low as 8.49% APR*

Need a little more jingle in your pocket? **It's a good time to lock in your rate** before the cost of credit gets even more expensive, as the Federal Reserve keeps raising interest rates.

TEG's very competitive, low fixed-rate Personal Loan may be a great way to get the money you need for big expenses or debt consolidation.

[APPLY NOW](#)



Try VR Test Drive

VR Test Drive is a new service that makes it easy for you to engage with Vision Retirement's CFP® professionals and evaluate if they're the right firm for you. More specifically, this service includes an under-the-hood assessment of your finances for just \$295: which can be credited back should you decide to become a client within 30 days. Enjoy a 50% discount if you schedule by December 31, 2022.

[GET YOUR TEST DRIVE](#)



10 Days Left Until Christmas!

Eat • Drink • Shop Local Get Triple Points

It's good to support local businesses and we would like to reward you for it. Get TRIPLE POINTS on any local purchase of \$10 or more when you use your TEGFCU Platinum Rewards Mastercard® from 11/1 - 12/31/2022.

Don't have a TEG credit card?

2.99% APR* intro rate for 6 months on purchases and balance transfers!

[APPLY NOW](#)

Toys For Tots



This year our Toys for Tots collection boxes donated 100+ toys. Thanks to our Member and staff for bringing the holiday spirit with you to each branch.

Adopt a Family



We "adopted" a family of 11 with 9 children + mom & dad. Each person had a wish list and TEG employees made their wish lists come true.

Candy for a Cause



Food Bank *of the*
Hudson Valley

During the month of December, stop by any one of our eight branches and purchase a candy bar, your donation will go directly to support the [Food Bank of the Hudson Valley](#).

We've donated over \$10,000
to local charities



Our candy for a cause will soon reflect the cost of groceries, with donations increasing to \$2.00 per candy. The proceeds continue to help the local nonprofit of the month.



TEGFCU.com • 845.452.7323



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