



SPRING 2020

# Tobacco Valley Teachers FEDERAL CREDIT UNION

[www.tvtfcu.org](http://www.tvtfcu.org)

A quarterly newsletter for our members.

## Our Mission Statement

Tobacco Valley Teachers Federal Credit Union is a member-owned financial institution committed to providing products and services to meet each member's financial needs. We pledge to deliver personalized, competitive and high-quality service.

## TEACHER APPRECIATION WEEK MAY 4<sup>th</sup>- 9<sup>th</sup>

Stop into the credit union that week to get your **FREE ACADEMIC PLANNER!**

Plus enter for a chance to win a \$25 Staples Gift Card.

**Remember to  
apply for our  
TEACHER GRANT!**



## We Have VISA GIFT CARDS

*with a lower activation fee  
than most retailers!*

It's the perfect gift.  
We have a variety of designs to choose from.

## Save the Date

**Saturday, May 30**  
for our

## Electronic Recycling Day

9:30 a.m. - 11:00 a.m.  
at the credit union.

Visit our website  
[www.tvtfcu.org](http://www.tvtfcu.org)  
in May for  
more information.



*Real-time debit card control.*

Enroll in the  
**FREE CARDNAV APP**  
and Receive **\$10.00!\***

**PLUS ALL Active  
CARDNAV APP Users  
Will Be Entered for a  
Chance to Win \$50.00!\***

### With the CardNav App you can:

- turn your debit card off when you're not using it and on when you are
- use GPS to restrict transactions to businesses within a designated area
- set personal spending limits that help you stay within your budget goals
- limit card use to specific merchants or purchases
- receive alerts when you're getting close to any personal spending limits you've set

### Download the app today!



\*Our CardNav App promotion is valid from February 1 - April 30, 2020. Members who enroll during this time will receive \$10.00, which will be deposited into their Checking Account, the following month after enrollment. At the end of April, all active users will be entered in a drawing for a chance to win \$50.00. A winner will be chosen at random on or around May 4, 2020.

## HOLIDAY CLOSINGS

### Easter Weekend

Fri., April 10 and Sat., April 11

### Memorial Day

Mon., May 25

## OPEN A SUMMER PAY CLUB

To help our members meet their expenses during the summer, the credit union offers a dividend-bearing solution called the Summer Pay Club account. This allows you to easily plan your summer finances according to what best fits your bi-weekly needs.

The disbursements this year are:

**June 30th, July 14th,  
July 28th, August 11th  
and August 25th.**

Please be sure you have your TVTFCU ATM/Debit Card so you can access your funds the day of disbursement. If you need to order a card contact us at 860-253-4780 or 800-749-8305. It can take up to 2 weeks for the card to arrive. Remember to let us know your summer address and phone number in case we need to contact you. Also let us know if you will be traveling so your debit card does not get blocked.

## Tobacco Valley Teachers Federal Credit Union

182 South Road  
Enfield, CT 06082

[www.tvtfcu.org](http://www.tvtfcu.org)

860-253-4780

800-749-8305 (Toll Free)

860-253-4785 (Fax)

[msr@tvtfcu.org](mailto:msr@tvtfcu.org) (Email)

Mobile Banking App available  
on the App Store & Google Play

### CARLA

(24 Hour Audio Response)

860-253-6884

888-448-6670

Routing # 211176969



## MORTGAGES & HOME EQUITY LOANS

### MORTGAGES

Conventional Mortgage  
FHA & 203k Rehab Mortgage  
VA Mortgage  
USDA

HomeReady Conventional  
Reverse Mortgage

### MORTGAGE EXPRESS

*a great option for those looking to  
retire their Mortgage in 15 years or less  
with NO closings costs.*

### FIXED HOME EQUITY LOAN

Fixed Rate  
Use the funds for anything!

### HOME EQUITY LINE OF CREDIT

Variable Rate  
Borrow what you need,  
when you need it

Mortgages also offered in the following states through  
our Mortgage partner. Massachusetts, Rhode Island,  
New Hampshire, Maine, Florida, Georgia and South Carolina.



## YOUTH MONTH CELEBRATION

Don't have a  
Youth Account?

**Open one during our Youth  
Month and WE'LL PAY HALF  
of the membership deposit!\***

*Each time a youth member  
makes a deposit during  
Youth Month*

*they get an entry for a  
**CHANCE TO WIN GREAT PRIZES!***

- Stop in and guess the amount of jelly beans in the jar
- Get a kids money guide
- Find the "unicorns" and get a prize
- Activity & coloring sheets
- Waiting area with toys

**\*Youth Month details will be  
announced on our website  
at [www.tvtfcu.org](http://www.tvtfcu.org)**

## VISIT OUR WEBSITE OFTEN FOR LOAN SPECIALS!

**Need financial advice?** CUNA Brokerage Services,  
a partner of TVTFCU, has a team of representatives available to help you  
with your retirement goals, investment planning and more.

Visit [www.cunamutual.com/products/investments/cuna-brokerage-services](http://www.cunamutual.com/products/investments/cuna-brokerage-services)

## Don't Get Caught in a Phishing Scam

Phishing is when someone uses fake emails or texts to get you to share valuable personal information, like account numbers, Social Security numbers, or your login IDs and passwords. Scammers use your information to steal your money, your identity, or both. They also use phishing emails to get access to your computer or network. If you click on a link, they can install ransomware or other programs that can lock you out of your data. Scammers often use familiar company names or pretend to be someone you know. Here's a real world example featuring Netflix. The fake email claims the user's account is on hold because Netflix is "having some trouble with your current billing information" and invites the user to click on a link to update their payment method. **DO NOT CLICK ANY LINKS OR CALL PHONE NUMBERS IN THE EMAIL. Contact the company directly.**

*Educating  
Our Members*

SOURCE: Federal Trade Commission

