



WINTER 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.

Wishing all of our members a Happy and Prosperous New Year!

## GET ORGANIZED



Let us help you keep your finances organized and de-clutter your paperwork with the variety of FREE services we offer.

**MOBILE BANKING APP:** on-the-go account access with Remote Check Deposit.<sup>1</sup>

**VIRTUAL BRANCH:** manage your account(s) online and keep track of your finances.

**E-STATEMENTS:** get your statements online through our Virtual Branch. (You can still print them out if needed.)

**ONLINE BILL PAY:** pay your bills online with a simple click. Save time and money by not buying envelopes and stamps!

**DIRECT DEPOSIT:** have your paycheck deposited right into your account.

**SHREDDER ON-SITE:** shred documents to prevent fraud.

<sup>1</sup>Contact us for more info.



# NEW YEAR. NEW YOU.

## LET US HELP YOU CONSOLIDATE YOUR DEBT IN 2020.

AS LOW AS

**4.50%\***  
APR

12 Months

AS LOW AS

**5.50%\***  
APR

24 Months

AS LOW AS

**6.50%\***  
APR

36 Months

**\$5,000  
3 Year Loan  
Monthly Payment  
ONLY  
\$157.66!(e)**

Additional terms available.

**APPLY ONLINE AT  
WWW.TVTFCU.ORG**

Contact our Loan Department staff with any questions. We offer convenient appointment times to fit your schedule.

**860-253-4780 or 800-749-8305**

\*Our New Year Personal Loan Special is valid from January 1 - February 29, 2020. APR = Annual Percentage Rate. Terms for 48 months to 84 months are also available. Payment example: a \$5,000 loan at 6.50% apr for 36 months would be \$157.66 (e) per month including credit disability insurance for the primary borrower only. Rate may vary depending on various lending factors.

### HOLIDAY CLOSINGS

Martin Luther King, Jr. Day  
Monday, January 20

Presidents' Day  
Monday, February 17

Easter Weekend  
Friday, April 10 and  
Saturday, April 11

### INCLEMENT WEATHER

TVTFCU **does not** follow school closings. When bad weather occurs we will post our delayed openings/early closings on our web site [www.tvtfcu.org](http://www.tvtfcu.org), on our Facebook page and online at [www.WFSB.com](http://www.WFSB.com).

### FIND A FEE-FREE ATM

Text a zip code to 91989 to find the closest CO-OP ATM locations.

### High School Seniors

who are members  
can apply for our

**\$500 Scholarship**

Learn more at

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

### 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 (Email)

Mobile Banking App available  
on the App Store & Google Play

CARLA  
(24 Hour Audio Response)

860-253-6884  
888-448-6670

Routing # 211176969



## We Offer a Variety of Loans for All Your Needs



### VEHICLE & RECREATIONAL VEHICLE LOAN

- New & Used
- Cars, Boats, RVs, Motorcycles (and more)

### 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
- Use the funds for anything!

### MORTGAGES

- Conventional, FHA, VA, Reverse Mortgages  
and Adjustable Rate Mortgages (ARM)

### MORTGAGE EXPRESS

- For those looking to pay-off their mortgage  
in 15 years or less. **NO closing costs!**

### PERSONAL LOAN

- Borrow up to \$25,000 (with two signatures)
- Use the funds for anything!

### SAVER'S LOAN

- Helps you build a savings account and repair  
your credit

## Open a Checking Account Today!

### myChoice Checking (ages 26 - 64)

- NO minimum required balance
- NO monthly service fee
- NO per-check charge
- FREE VISA ATM/Debit Card
- FREE Direct Deposit Available
- FREE Online Virtual Branch & Bill Pay
- FREE Mobile Banking App
- FREE E-statements
- FREE Account access by phone 24/7  
(CARLA Audio Response System)
- FEE-FREE transactions at ATM's displaying  
the CO-OP logo
- Basic Checks available for purchase
- Overdraft protection available from  
your primary savings

### Additional Checking Accounts include:

**myLife Checking**

(ages 16 - 25)

**myTime Checking**

(ages 65 and over)

**myChance Checking**

### PRIVACY NOTICE

TVTFCU is committed to protecting the privacy of our members. Please take a moment to review our privacy notice on our web site, [www.tvtfcu.org](http://www.tvtfcu.org). If you have any other questions after reading this information, please contact us at 860-253-4780 or toll free at 800-749-8305. Privacy notices will be mailed to members who request it by phone.

*Did you know that everyone in your family  
can open a Savings Account at TVTFCU? Tell them today!*

## You Should Check Your Credit Report Once Every 12 Months

These are some reasons to do so:

### IT'S AN IMPORTANT STEP IN REBUILDING AND

**MAINTAINING GOOD CREDIT.** Reviewing your credit

report will help you make sure it is in good shape when you are ready to apply for new credit and enable you to monitor your progress if you are recovering from past credit problems.

### IT'S AN IMPORTANT PART OF MANAGING YOUR PERSONAL FINANCES.

You should review your credit report just like you do your credit union/bank statements and credit card bills.

### IT'S OFTEN THE FIRST INDICATOR THAT YOU ARE AN IDENTITY THEFT VICTIM.

If you find names you don't recognize, Social Security numbers that don't belong to you, or accounts that aren't yours, you might be a fraud victim.

Get your free credit report from each of the national credit reporting agencies at [www.annualcreditreport.com](http://www.annualcreditreport.com).

*Educating  
Our Members*

