



FALL 2023

# 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.

## International Credit Union Day is October 19

Celebrate with us  
Oct. 19, 20 & 21

**Prize Drawing and  
Give-a-ways!**

## Stop in and get your VISA GIFT CARDS!

They make great  
stocking stuffers!



We offer a variety of designs  
and a lower activation fee  
than most retailers.

## Did you know...

You can

**SKIP YOUR LOAN  
PAYMENT TWICE A YEAR!**

We're here to help you.

# October Car Loan Special



## LOW RATES! BIG SAVINGS!

Your credit union is here to help you.

### ALL NEW, USED & REFINANCED CARS\*

AS LOW AS	AS LOW AS	AS LOW AS	AS LOW AS
<b>5.00%*</b>	<b>5.25%*</b>	<b>5.50%*</b>	<b>5.75%*</b>
APR	APR	APR	APR
3 Years	4 Years	5 Years	6 & 7 <sup>+</sup> Years

**Easy online signing of loan documents!**

**APPLY ONLINE at [www.tvtfcu.org](http://www.tvtfcu.org)**

**on our Mobile App, Call Us or Stop In!**

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

\*Valid October 1 - 31, 2023. APR = Annual Percentage Rate. Your rate may vary from the disclosed rate and will be determined by various lending factors. Payment Example: A \$10,000 car loan financed for 5 years at 5.50% apr would be approximately \$204.31 per month including credit disability insurance. We do not refinance existing TVTFCU loans. Guaranteed Asset Protection Insurance (GAP) is available for purchase at a lower cost than most car dealers. <sup>1</sup>7 years for new cars only.

### HOLIDAY CLOSINGS & HOURS

#### Columbus Day

Monday, October 9 - CLOSED

#### Veterans Day

Friday, November 10 and Saturday,  
November 11 - CLOSED

#### Thanksgiving Weekend

Thursday, November 23 - CLOSED

Friday, November 24  
Open 9 a.m. - Noon

Saturday, November 25 - CLOSED

#### Christmas

Saturday, December 23 through  
Monday, December 25 - CLOSED

#### New Year's

Saturday, December 30 through  
Monday, January 1 - CLOSED

### INCLEMENT WEATHER

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



Love My  
Credit Union®  
rewards

[www.lovemycreditunion.org](http://www.lovemycreditunion.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](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



## Important Information Regarding our Online Virtual Branch, Bill Pay Service and Mobile App

In the coming months we will be updating these services to bring you a more user friendly experience and enhanced features.

You will receive updates as we proceed with this process.

Please check our website often as well as any email messages and postal mail we send so that you stay up to date with these changes.

We look forward to bringing you these new and improved services!

Get everything on your list with our low rate  
**Visa Credit Cards!**

**Visa Platinum**

**9.99%\***  
apr

**Visa Classic**

**11.88%\***  
apr

with ScoreCard Rewards

**NO ANNUAL FEE!  
NO CASH ADVANCE FEE!  
NO BALANCE TRANSFER FEE!**

**\*FOR DETAILS & TO APPLY VISIT [WWW.TVTFCU.ORG](http://WWW.TVTFCU.ORG)**

## HOLIDAY CLUB SAVINGS ACCOUNT

*A great way to save all year!*

**OPEN A HOLIDAY CLUB BY DECEMBER 1**

and you'll be entered for a

**CHANCE TO WIN \$50.00!**

With our Holiday Club you can make deposits through payroll deduction, in person, or mail to reach your goal. The club matures the first week of November, at which time we will transfer the full amount to your share savings account.

**Current Holiday Club Members:** Your funds for 2023 will be transferred to your regular share savings account on **November 7, 2023.**