



WINTER 2024

Tobacco Valley Teachers

FEDERAL CREDIT UNION

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.

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.¹

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

E-STATEMENTS: get your statements online through our Virtual Branch. (They can be printed or saved.)

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.

¹Contact us for more info.

UPDATES COMING SOON!

We will be updating our Virtual Branch,
Mobile App and Online Bill Pay service!



We are working to bring you an improved online account management experience! The new user friendly system, seamlessly integrates your accounts across your desktop and mobile devices. You will still enjoy the features you currently have but in an easier to use format. We understand the importance of ease and convenience when it comes to the management of your accounts. We are confident that you will enjoy the new look and feel of our online services.

In the coming months you will be prompted, when you logon to your Virtual Branch account to change your logon ID if you currently use your account number, social security number or email address as your existing logon ID.

Further updates regarding this transition will be posted on our website, sent to you by postal mail and email.

We are excited to bring you these updated services!

If you have any questions about changing your logon ID please contact us at 860-253-4780.

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 15

Presidents' Day
Monday, February 19

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, on our Facebook page and online at www.WFSB.com.

FIND A FEE-FREE ATM

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

\$1,000 SCHOLARSHIP AWARD

High school seniors who are TVTFCU members can apply for our scholarship award. Learn more at www.tvtfcu.org.



Love My
Credit Union®
rewards

www.lovemycreditunion.org

Tobacco Valley Teachers Federal Credit Union

182 South Road
Enfield, CT 06082

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



IMPORTANT INFORMATION

Keep Your Account Active To Avoid a Fee

Members ages 18 and over must make at least one transaction per year to avoid receiving an Inactivity Fee. A transaction can be a deposit, withdrawal or a transfer of any amount. If there has been no activity on your account within a year you will receive a \$10.00 monthly fee.

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 SHARE CERTIFICATE!

Higher savings rates means
more money for you!

1 YEAR CERTIFICATE

\$1,000 or more - 5.00% apr

2 YEAR CERTIFICATE

\$1,000 - \$49,999 - 5.00% apr

\$50,000 or more - 5.10% apr

3 YEAR CERTIFICATE

\$1,000 - \$49,999 - 4.00% apr

\$50,000 or more - 4.10% apr



Got Coins?
Bring them in and
redeem your money
in our Coin Machine!

Coins must be brought in by 4:15 p.m. There is a 2% fee of the total amount of coins redeemed. Please do not roll up your change or include non-coin objects as this will damage our machine.

FOR MORE INFORMATION VISIT WWW.TVTFCU.ORG

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.

Educating
Our Members

