



# Tobacco Valley Teachers

FEDERAL CREDIT UNION

A Quarterly Newsletter For Our Members

## Our Credit Union Mission Statement –

To Provide our membership with  
personalized convenient financial service.  
“Not For Profit, But For Service”

## Products and Services

### Loans

Personal Loans  
Vehicle Loans  
Recreational Vehicle Loans  
Tuition Loans  
Share Secured Loans  
Share Certificate Secured Loans  
Computer Loans  
Home Equity Loans  
Home Equity Lines of Credit  
First Mortgages  
Visa® Classic Credit Card  
Visa Platinum Credit Card

### Checking

No Minimum Balance Required  
No Per-Check Fee  
No Monthly Fee  
Dividends Earned  
Overdraft Protection from Savings  
Online Checking View  
Visa ATM/Debit Card

### Savings

Regular Shares  
Summer Pay Club  
Holiday Savings Club  
Share Certificates  
Money Market Savings

### Other Services

ACH (Direct Deposit)  
Payroll Deduction  
Free Traveler's Checks  
Free Home Financial Services  
(PC Banking)  
Free Bill Payer  
U.S. Bonds  
Free Notary Public Service  
24-Hour Audio Response  
Night Envelope Drop  
Loan Insurance  
G.A.P. Insurance

## National Youth Savings Challenge



Join us as we celebrate National Credit Union Youth Week (members under the age 18) from April 19-25. Make a deposit into your credit union account during the month of April to participate in the credit union “National Youth Saving Challenge”. Every time you make a deposit into your account your name will be entered into 3 special drawings. The credit union will draw the names of 2 young savers under the age of 18, who will each receive \$50.00 in cash. The Credit Union National Association will have a national drawing and 10 lucky savers will each win \$100.00 in cash.

## We're Here to Help

Your credit union is here to help you in these difficult economic times. We have various loan products and offer some of the best rates in town. Let us know what you would like your monthly payment to be and we can work out a loan for you.



## FREE, FREE, FREE!

In this troubling economy we're all looking for something for free. The credit union has many **FREE** services:

- **FREE** Checking Account
- **FREE** Home Financial Services (PC Banking)
- **FREE** Bill-Payer Service
- **FREE** ATM/Debit Card
- **FREE** ATM transactions at all Co-op & SUM Networks
- **FREE** e-statements
- **FREE** traveler's checks

## New Change for Summer Pay Club Accounts

All five summer pay club disbursements will automatically be transferred into your credit union checking account. We will contact those who currently do not have a checking account at the credit union to get you set up. You can then access your funds from your checking account with your free ATM/Debit card (free ATM transactions at Co-op and SUM networks) and/or your 50 free checks that we will issue to you. Our checking account has no minimum balance requirement, no monthly fee, no per check fee and it earns a dividend!

Your summer pay club funds will be transferred into your credit union checking account on the following dates and will be available at 8:00 am:

June 30th – July 14th – July 28th – August 11th – August 25th

## Summer Office Hours

Mon., Tues., & Fri. .8:00 a.m. – 4:30 p.m.  
Wednesday . . . . .9:00 a.m. – 4:30 p.m.  
Thursday . . . . .8:00 a.m. – 4:30 p.m.  
Saturday . . . . .9:00 a.m. – 12:00 p.m.

## Holiday Closings

### Memorial Day

Monday - May 25

### Independence Day Weekend

Friday, Saturday - July 3 & 4

## Board of Directors

William Howell . . . . .President  
James McKenna . . . . .Vice President  
Philip M. Connors . . . . .Treasurer  
Nancy Rec Fenn . . . . .Secretary  
Raymond J. LaFlamme  
Carol Woodruff  
Juanita Malone  
Pamela Babut  
Jack Kertenis III  
William Elrick  
Abbey Kane

## Staff

Myrijam Meserve . . . . .Manager  
Lori Triba . . . . .Assistant Manager/  
1st Mortgage Loan Officer  
Betsy Slayton . . . . .Mortgage/  
Consumer Loan Officer  
Michelle Rogers . . . . .Loan Clerk  
Carol Nodurf . . . . .Data Clerk

## Member Service Representatives:

Mireille Marquardt, MSR Supervisor  
Carol Love  
Carol Dionne  
Aimee Lo  
Lindsay Tarascio

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1-888-448-6670

ABA RT# 211176969



# Holiday Bear Winner Laura LeMay

We would like to thank you for your support as we assisted the Adopt-A-Bear Program.



## Summer Address

Please be sure to let us know your summer address and phone number. This is important should we need to contact you regarding your account. Remember you can view your account and do transactions online at [www.tvtfcu.org](http://www.tvtfcu.org) and click on the Home Financial Services tab.

## E-Statements

Avoid identity theft – don't let your mail stack-up in your mailbox while you're on vacation this summer – sign up for e-statements.



## Your Credit Union Protecting You

The credit union was notified by Visa that an illegal data intrusion into the Heartland Payment Systems' computer network may have resulted in the theft of millions of card numbers including some of our members' credit and debit card numbers. In your best interest after receiving such notification we canceled the cards in question and reissued new cards with new card numbers. We know this is an inconvenience for many of you; but your financial safety is our top priority. For more information regarding this breach log onto our website at [www.tvtfcu.org](http://www.tvtfcu.org) and click on "security alert" which is located in the middle of our home page.

