



# 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  
FREE Visa ATM/Debit Card

### Savings

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

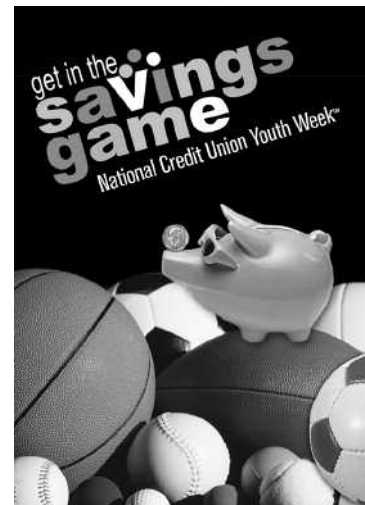
### Other Services

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

## Get in the Savings Game

### National Credit Union Youth Week

Join us at the credit union April 18-24 and help us celebrate National Credit Union Youth Week (members under the age of 18). Every time a youth makes a deposit into their account during the month of April, their name will be entered into three special drawings. The credit union will draw the names of two young savers under the age of 18, who will each receive \$50.00 deposited into their credit union account. The Credit Union National Association will have a national drawing, and 10 lucky savers will each win \$100.00 in cash.



## Summer Pay Club Members

### Important Reminder

The summer pay club disbursements this year are:

June 29  
July 13 and July 27  
August 10 and August 24



Please take a moment to make sure you have your TVTFCU ATM/Debit card, so you can access your funds on the morning of disbursement.

If you do not have or can not find your ATM/Debit card, please call the credit union so we can replace it for you. (Card replacement can take up to 2 weeks).

Did you know that finding a CO-OP surcharge free ATM is only a text message away? From your cell phone, text the number 692667 (MYCOOP) and in the message field enter your location—address or intersection or zip code and hit send. A text message will be sent back within seconds to let you know where the nearest CO-OP surcharge free ATM is for your location. This is a great tool for when you are traveling as well as finding the nearest CO-OP surcharge free ATM close to your home.

You can also find the nearest surcharge free ATM online at [www.tvtfcu.org](http://www.tvtfcu.org) at the bottom of our home page, click on the SUM Network or CO-OP Network logo.

## 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), click on the “Home Financial Services” tab.

## Summer Office Hours

Monday, Tuesday, Thursday, Friday  
8:00 A.M.—4:30 P.M.  
Wednesday 9:00 A.M.—4:30 P.M.  
Saturday 9:00 A.M.—12:00 P.M.

## Holiday Closings

### Memorial Day

Monday, May 31

### Independence Day

Monday, July 5 (observed)

## Board of Directors

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

## 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 Muniz  
Aimee Lo  
Lindsay Tarascio

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www.tvtfcu.org

860-253-4780 · 800-749-8305 (toll-free)  
860-253-4785 (fax)  
msr@tvtfcu.org (email)  
CARLA: 860-253-6884  
1-888-448-6670  
ABA RT# 211176969



This credit union is federally insured by the National Credit Union Administration



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

# Go Direct and Save

## Five reasons why direct deposit and electronic bill pay make sense

Taking advantage of direct deposit and electronic bill pay can save you significant amounts of time and money.

1. **Convenience.** Save trips to the credit union to make deposits or trips to the post office to mail bills, buy stamps and envelopes.
2. **A better credit score.** If you make a single late payment for any reason, even if the check was held up in the mail, the negative effects on your credit score can stay for up to seven years. Scheduling regular payments through TVTFCU's bill pay will help ensure you always pay your bills on time. And a better credit score often translates to better rates on loans.
3. **Greater savings.** Direct deposit will not only save you gas money, it can help promote savings. You can divert part of your paycheck into a savings account where it will earn interest, instead of to your checking account, where you might more easily spend it.
4. **Speed.** Paying bills online is infinitely faster than writing individual checks and addressing envelopes. Just set up your payment accounts once. That's it!
5. **Peace of mind.** When you are on the road for business or vacation, direct deposit will ensure that your income is credited to your account. And with our electronic bill pay, you can schedule payments before you leave, and even make them securely from anywhere you have Internet access while you travel.

**It's easy to sign up for direct deposit.** Contact your employer or retirement office personnel and ask for an authorization form. On this form you will need TVTFCU's transit and routing number which is **211176969**, along with your credit union account number.

**It's even faster to sign up for bill pay.** Log onto our website [www.tvtfcu.org](http://www.tvtfcu.org), click on the "Home Financial Services" tab, then click on "Bill Pay" and click on "Enroll".

## Benefits of E-Statements

1. This service is FREE
2. Quick: available days sooner than mailed statements
3. Secure: access from our website
4. Pay a lower interest rate on your loan and receive a higher dividend rate on your share certificate
5. Environmentally friendly

## News Briefs

- Thank you to all who made donations to the Red Cross Haiti Disaster Relief Fund.
- The final lucky recipient of the \$50 Visa gift card in the Refer a Member Drawing was Richard Tucker.
- The Holiday Bear Winner was Eric McNally.