



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

2009 Family Membership Drive

Are your family members overlooking the treasure that is right in front of them?

Through your membership, your family members are eligible for membership so they too can take advantage of the many great products and services the credit union has to offer.

- Personal Loans
- Auto Loans
- Home Equity Loans and HELOC's
- Visa® Platinum & Classic Credit Cards
- Free on-line banking at www.tvtfcu.org
- Free Checking Accounts
- Share ATM/Debit Card
- Share Certificates
- Free e-statements and bill-payer



Between 7/1/09 & 12/31/09 for every **Family Member** that joins, we will deposit the first \$10.00 into their new account and automatically enter you into a monthly drawing for a \$50.00 gift card.

Summer Loan Specials!

Take a new loan this summer and make your first payment September 30, 2009!

(Interest accrues during this time. HELOC's and 1st mortgage loans excluded)



Visa® Skip-a-Pay

Eligible cardholders have the option to skip July & August Visa credit card payments. Your monthly Visa credit card statement will indicate if you are eligible for this offer.

(Interest will accrue during this period.)

Going Away This Summer?



Please inform the credit union if you are going away on vacation this summer and plan on using your credit union ATM/Debit card and/or your credit union VISA credit card. By doing so we can flag your account on our system so your card won't be blocked due to card activity outside of your normal card usage area.

Summer Office Hours

Effective 7/2/09 – 8/27/09

Mon., Tues.,

Thur., & Fri.8:00 a.m. – 4:30 p.m.

Wednesday9:00 a.m. – 4:30 p.m.

Saturday9:00 a.m. – 12:00 p.m.

Holiday Closings

Independence Day Weekend

Friday, Saturday - July 3 & 4

Labor Day

Monday - September 7

Board of Directors

William HowellPresident

James McKennaVice President

Philip M. ConnorsTreasurer

Nancy Rec FennSecretary

Raymond J. LaFlamme

Carol Woodruff

Juanita Malone

Pamela Babut

Jack Kertenis III

William Elrick

Abbey Kane

Staff

Myrijam MeserveManager

Lori TribaAssistant Manager/
1st Mortgage Loan Officer

Betsy SlaytonMortgage/
Consumer Loan Officer

Michelle RogersLoan Clerk

Carol NodurfData Clerk

Member Service Representatives:

Mireille Marquardt, MSR Supervisor

Carol Love

Carol Muniz

Aimee Lo

Lindsay Tarascio

182 South Road · Enfield, CT 06082

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860-253-4785 (fax)

msr@tvtfcu.org (email)

CARLA: 860-253-6884

1-888-448-6670

ABA RT# 211176969



Debt In Focus

This free and anonymous service will help bring your debt into focus. After answering a few questions about your income and current debts, a simple financial analysis will provide a wealth of information – debt to income ratios, debt payment schedules, and suggested personal action strategies to help keep your finances moving forward. Simply visit our website at www.tvtfcu.org and click on the “Debt in Focus” link located on our home page.

Summer Pay Club Participants

The remaining transfer dates for the Summer Pay Club are:

July 14th

August 11th

July 28th

August 25th



Town Fair Tire 10% Discount

Town Fair Tire is pleased to offer you our Group Purchase Program.

Print out your coupon at
www.townfair.com/gp/tvt_fcu.shtml

This coupon will entitle you to receive 10% off any tire or wheel purchase.



Annual Audits

Our private accounting firm Bardaglio, Hart & Shuman will be conducting their annual audit again this summer. The accounts chosen for verification are done on a random basis. If you receive a verification request from them, please do not call the credit union. You must call the auditors directly if you have any questions, their phone number will appear on the statement.

Lost Members

We've lost contact with these members. If anyone can help us locate them, please contact the credit union.

Thomas Easton

Shawn Jean

Larry Jones

Raoul Manchand

Louis Ruggerio

Eric Stebner

