



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

Summer Loan Specials!

3.9% Visa Credit Card Special

All purchases, balance transfers and cash advances made on your TVTFCU Visa® Classic or Platinum credit card during July and August 2010 will be at 3.9% for one year.

After the one year period, the rate will revert back to the prevailing rate.



Defer Your First Loan Payment

Take a new loan this summer and make your first payment September 30, 2010.

Interest accrues during this time. HELOCs and first mortgages are excluded.

Skip Your July and August Visa Payments

Eligible cardholders have the option to skip July and August 2010 Visa payments. Your monthly statement will indicate if you are eligible for this offer.

Interest will accrue during this period.



Summer Pay Club Transfers

The remaining Summer Pay Club transfers are July 13 and 27, and August 10 and 24. Do you find yourself running short on money this summer? Stop by the credit union over the summer and increase the amount you have going into your summer pay club account so next summer you'll receive more money from each club disbursement.

Summer Office Hours

effective 7/11/10 through 9/2/10

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

Independence Day

Monday, July 5 (observed)

Labor Day

Monday, September 6

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

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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

FoolProof

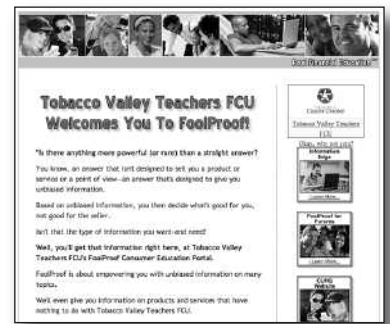
FoolProof is a free, web-driven service that uses highly interactive online modules and dynamic websites.

FoolProof for parents and grandparents offers a financial educational program for high school and college students as well as parents and grandparents.

Information Edge is a website for adults which provide straight answers and unbiased information on dozens of consumer issues.

CUHQ is a turnkey website just for young people featuring young people. It contains videos, music and real-life stories and more!

To check out FoolProof go to our website at www.tvtfcu.org. Scroll down to the bottom of the page and click on the FoolProof icon.



Member Benefits Program

Are you aware that the more services you use at the credit union will decrease your loan rate and increase your share certificate rate up to .70%?

- Active checking account or open a checking account with direct deposit
- Active ATM/debit card
- Current direct deposit
- Share Certificate
- Active Visa (if paid on time the last three months)
- Active loan (if paid on time the last three months)
- E-statement (sign up or currently receiving)

| Examples | Loan Rate | 4.99% | Share Certificate Rate | 1.25% |
|----------|------------------------|--------------|------------------------------|--------------|
| | Active checking | -.10% | Active checking | +.10% |
| | Current direct deposit | -.10% | Current direct deposit | +.10% |
| | Active ATM/debit card | -.10% | Active ATM/debit card | +.10% |
| | Active Visa | -.10% | Active Visa | +.10% |
| | E-statement | -.10% | E-statement | +.10% |
| | Share Certificate | -.10% | Share Certificate | +.10% |
| | Active Loan | -.10% | Active Loan | +.10% |
| | Your Loan Rate | 4.29% | Your Certificate Rate | 1.95% |

News Briefs

- **Annual Audits:** Our private accounting firm of 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.
- **Summer Travel:** Please inform the credit union if you are going away on vacation this summer and plan on using your TVTFCU ATM/Debit card and/or your Visa credit card. By doing so, we can flag your account so your card won't be blocked due to card activity outside of your normal card usage area.
- The lucky winner of the \$250 Bill-Pay User Drawing was Eileen Hamilton.