



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

Happy New Year! The Credit Union Board of Directors, volunteers and staff would like to wish you a Happy and Healthy 2010!

Two Visa Credit Cards Offered at Great Rates

Visa Classic Credit Card
Earns Scorecard Bonus Points **11.88%** APR*

Visa Platinum Credit Card **9.99%** APR*

Both Visa credit cards offer:

- Same rate for purchases, cash advances and balance transfers
- 25 day grace period for purchases
- No annual fee
- No cash advance and no transfer balance fee

*Annual Percentage Rate



We Would Never Do That!



Are you aware that many other financial institutions are raising interest rates on credit cards? As you may have seen on the news, one credit card issuer raised a cardholder's interest rate to 30%, and this cardholder was never late on a payment! Tobacco Valley Teachers FCU would never do that. As a matter of fact, the interest rate on our Visa credit cards has been the same low rate since 1998. If this has happened to you, please give us a call to see how we can help you.

Looking For a Surcharge Free ATM Machine

To locate a surcharge free ATM machine, go to www.tvtfcu.org, scroll to the bottom of the page, and click on the **SUM** and/or **CO-OP** network logos. On their websites, enter your town or the town you are visiting to retrieve a list of surcharge free ATMs.



Annual Members Meeting

Please join us at the credit union Wednesday, March 24, 2010, at 5:00 P.M.

Holiday Closings

Martin Luther King, Jr. Day

Monday, January 18

Presidents' Day

Monday, February 15

Good Friday

Friday, April 2

Saturday, April 3

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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CARLA: 860-253-6884

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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

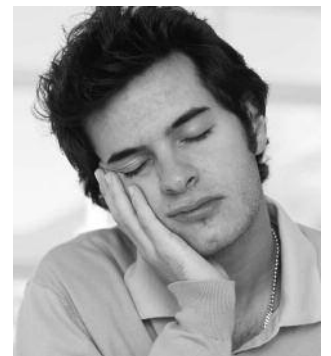
Changes to Our Funds Availability Policy



When you opened your account with us, you received our Funds Availability Policy, which identified when items deposited to an account become available to be withdrawn in cash and to pay checks that you have written. Because of changes in the manner the Federal Reserve System processes checks, we are required to amend our Funds Availability Policy. The effect of this amendment is that in some instances, checks presented for deposit may be available to you more quickly than would have occurred previously—in no instance will the change result in availability being delayed longer.

Don't let your account become dormant!

In July 2009, a \$3.00 dormant account fee went into effect. All you need to do to avoid this fee is make at least **one** transaction yearly to your account; but we would really like you to utilize the great products and services we have to offer. Check us out at www.tvtfcu.org.



2009 Tax Information

The Credit Union will be mailing out its 1099 and 1098 forms to all members. The information supplied to you on these forms is also printed on the bottom of your year-end statement. (A fee will be charged if a duplicate copy is requested.)

Refer a Member Drawing

The lucky recipients of the \$50 Visa gift card drawings are:

- Holly Moyer, *September*
- Michael Riggins, *October*
- Barbara Rice, *November*

Inclement Weather

We do not follow school closings. When inclement weather occurs, we will post our delayed openings and/or early closings on WFSB Channel 3 and their website, www.wfsb.com.

We are always open at www.tvtfcu.org.