



FALL 2016

Tobacco Valley Teachers FEDERAL CREDIT UNION

An educated choice

www.tvtfcu.org

A quarterly newsletter for our members.

Our Mission Statement

To provide our membership with personalized, convenient financial services. "Not for profit, but for service."

International

Credit Union Day is October 20th

Celebrate with us on

OCT. 20th, 21st & 22nd



**Prize Drawings,
Give-a-ways & More!
Visit our web site for
more information.**

www.tvtfcu.org

Did you know...

You can

**SKIP YOUR LOAN
OR VISA PAYMENT
TWICE A YEAR!**

We understand there are times when you need a little help. Visit www.tvtfcu.org to learn more.



1936 - 80th Anniversary - 2016

No Tricks Here!

OUR CAR LOANS ARE A TREAT!

Offer valid October 1 - 31.

RATE AS LOW AS
1.80%*
APR
5 Year Term

RATE AS LOW AS
2.00%*
APR
Up to 6 Year Term

RATE AS LOW AS
3.00%*
APR
Up to 7¹ Year Term

APPLY ONLINE AT WWW.TVTFCU.ORG

*Valid October 1 - 31, 2016 on New and Used Cars and Refinanced Car Loans from another lender. APR = Annual Percentage Rate. Your rate may vary from the disclosed rate and will be determined by various lending factors. We do not refinance existing TVTFCU loans. Payment Example: A \$10,000 car loan financed for 60 months at 1.80% apr would be \$187.24 per month including credit disability insurance. ¹ 7 Year Term is for new cars only.

Make Your Holidays Merry

with our 80th Anniversary

Visa Credit Card Special Offer

.80%* apr

- ✓ **NO Annual Fee**
- ✓ **NO Balance Transfer Fee**
- ✓ **NO Cash Advance Fee**

APPLY ONLINE AT WWW.TVTFCU.ORG

**FOR 12 MONTHS ON ALL PURCHASES, FEE-FREE BALANCE TRANSFERS
AND FEE-FREE CASH ADVANCES FROM NOV. 1 - DEC. 31, 2016.**

*APR = Annual Percentage Rate. All purchases, balance transfers and cash advances made from November 1 - December 31, 2016 will be at the rate of .80% apr for 12 months then remaining balance will revert to the prevailing rate. Promotional rate is one year from your 1st balance transfer, purchase or cash advance during the promotional period. Existing TVTFCU Visa Credit Card balances cannot be transferred to our low rate special.

HOLIDAY CLOSINGS & HOURS

Columbus Day

Monday, October 10 - CLOSED

Veterans Day

Friday, November 11 - CLOSED

Thanksgiving

Thursday, November 24 - CLOSED

Friday, November 25

Open 9 a.m. - Noon

Saturday, November 26 - CLOSED

Christmas

Saturday, December 24

Open 9 a.m. - Noon

Sunday, December 25 - CLOSED

Monday, December 26 - CLOSED

New Year's

Saturday, December 31

Open 9 a.m. - Noon

Sunday, January 1 - CLOSED

Monday, January 2 - CLOSED

INCLEMENT WEATHER

TVTFCU **does not** follow school closings. When bad weather occurs we will post our delayed openings/early closings on our web site www.tvtfcu.org, on our Facebook page and online at www.WFSB.com.

Tobacco Valley Teachers Federal Credit Union

182 South Road, Enfield, CT 06082

www.tvtfcu.org

860-253-4780

800-749-8305 (Toll Free)

860-253-4785 (Fax)

msr@tvtfcu.org (Email)

Mobile Banking App available on
the iTunes App Store & Google Play

CARLA (24 Hour Audio Response)

860-253-6884

888-448-6670

Routing # 211176969



HOLIDAY CLUB SAVINGS ACCOUNT

*A great way to save all year
for the holidays.*

With our Holiday Club you can make deposits through payroll deduction, in person, or mail to reach your goal. The club matures the first week of November when we will transfer the full amount of your club to your share savings account.

**OPEN A HOLIDAY CLUB
BY DECEMBER 3**
and you'll be entered for a
CHANCE TO WIN \$50.00!

Holiday Club funds for 2016 club accounts will be transferred to your regular share savings account on:

November 1, 2016



Keep Your Finances Safe
This Holiday Season with the

CARDNAV APP
for your TVTFCU
debit card



**Simply turn your card off
and on as needed!**

YOU CAN ALSO:

- ▶ use GPS to restrict transactions to businesses within a designated area
- ▶ receive alerts when any types of transactions you specify take place to help identify and stop potential fraud from happening
- ▶ limit card use to specific merchants or purchases
- ▶ receive alerts when you're getting close to any personal spending limits you've set

STOP IN & PICK UP SOME VISA GIFT CARDS!

*They make
great stocking stuffers!*



*We offer a variety of designs and a lower
activation fee than most retailers.*

Ways to Avoid Phone Scams

Hang up on robocalls. If you pick up the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal. Don't press 1, 2 or any number to get off a list or speak to a person. That just means you'll get even more calls.

Don't trust your caller ID. Scammers can make caller ID look like anyone is calling: the IRS, a business or government office...even your own phone number. If they tell you to pay money for any reason, or ask for your financial account numbers, hang up. If you think the caller might be legitimate, call back to a number you know is genuine – not the number the caller gave you.

Talk to someone. Before you give up money or information, talk to someone you trust. Scammers want you to make decisions in a hurry. Slow down, check out the story, search online – or just tell a friend.

**Educating
Our Members**

SOURCE: www.consumer.ftc.gov

