



FALL 2013

Tobacco Valley Teachers FEDERAL CREDIT UNION

An educated choice

www.tvtfcu.org

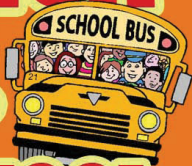
A quarterly newsletter for our members.

Our Mission Statement

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

Like Us on Facebook to Enter Our

Back 2 SCHOOL SWEEPSTAKES



Enter through Oct. 31st FOR A CHANCE TO WIN A \$25 Staples Gift Card for yourself and a \$25 Staples Gift Card FOR THE SCHOOL OF YOUR CHOICE within our field of membership: Enfield, East Windsor, Windsor, Windsor Locks, Somers or Suffield!

Did you know...

We now offer fresh coffee for our members! Stop in and have a cup. Let us know what you think...

Isn't It Time for a New Ride?

ALL NEW, USED & REFINANCED* CAR LOANS

2.69% apr¹

24 to 72 Months

Up to 104% Financing Available

Don't be fooled by dealer specials!

Find a Lower Rate & We'll Match It!²



**LIMITED TIME OFFER:
OCTOBER 5th - 21st**

APPLY ONLINE AT www.tvtfcu.org

or contact our Loan Officer
860-253-4780 or 800-749-8305.

¹ APR = Annual Percentage Rate. Offer valid October 5 - 21, 2013. Used cars cannot be more than 7 years old.
² We do not refinance existing TVTFCU loans. Payment Example: A \$10,000 car loan financed for 72 months at 2.69% apr would be \$159.81 per month including credit disability insurance.
³ TVTFCU will reduce your car loan rate with a floor of 1.99% apr. Proof of lower car loan rate from another lender or dealer is required.

HOLIDAY CLOSINGS & HOURS

Columbus Day

Monday, October 14

Veterans Day

Monday, November 11

Thanksgiving

Thursday, November 28

Friday, November 29

Open 9 a.m. - Noon

Saturday, November 30 - CLOSED

Christmas

Tuesday, December 24

Open 9 a.m. - Noon

Wednesday, December 25 - CLOSED

New Year's

Tuesday, December 31

Wednesday, January 1

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 and on WFSB Channel 3 and on their web site www.wfsb.com.

HOLIDAY CLUB INFO

Holiday Club funds will be transferred to your regular share savings account on:

November 5, 2013

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)

CARLA

(24 Hour Audio Response)

860-253-6884

888-448-6670

Routing # 211176969



Teachers: Visit our web site to enter our new, virtual Teacher's Lounge! Created just for you...conveniently access pertinent information in one area.

- Summer Pay Club Info
- Lunch & Learn Workshops
- Supporting U
- Financial Reality Fairs
- Financial Education Resources
- Teacher Grant Program
- Scholarship Award
- Discounts
- Updates on special events
- And more

Is there something you'd like us to add? Just let us know!

Send us an email: msr@tvtfcu.org.

STOP IN! We offer: Money Orders, Notary Service, Coin Machine, Paper Shredder & more.

Let Us Help You With Your

Holiday Shopping

Don't make purchases using your high rate credit card...

Apply for one of our

LOW RATE VISA CREDIT CARDS

Starting at **9.99% apr**

and save money on your holiday shopping.

Plus enjoy:

NO ANNUAL FEE

NO BALANCE TRANSFER FEE

NO CASH ADVANCE FEE

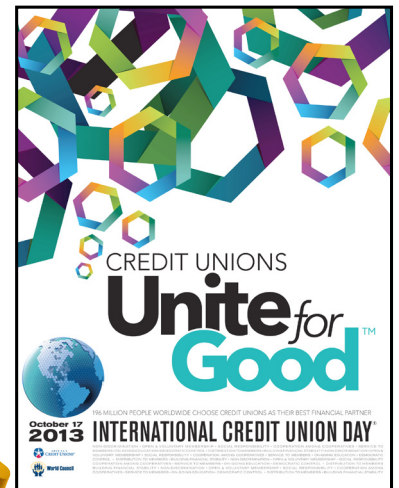
Apply Online at www.tvtfcu.org or stop in.

Here are some great gift ideas!

- ✓ Pick up a Visa GIFT CARD: we offer a variety of designs
- ✓ Open a Savings Account for Your Child or Grandchild: give them the gift of saving
- ✓ Discounts on many services & products just for being a credit union member plus shop online retailers through ShopAmerica and receive CASH BACK: Visit our web site, www.tvtfcu.org and click on Member Discounts for more info.

International Credit Union Day OCTOBER 17th

Celebrate with us on
OCT. 17th, 18th & 19th



Prize Drawing
Food Drive
Give-a-ways
Refreshments
Kids Coloring Contest
Donations Accepted for
the CT Children's Hospital
& More!

Visit www.tvtfcu.org
for all we have planned!