



SPRING 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 service.
"Not for profit, but for service."

TEACHER APPRECIATION WEEK MAY 2nd - 7th

Stop into the credit union
that week to get your
FREE ACADEMIC PLANNER!
Plus enter for a chance
to win a financial video
game for your class.

**APPLY FOR OUR
TEACHER GRANT!**



We Offer VISA GIFT CARDS

*with a lower activation fee
than most retailers!*

The perfect gift for
Mother's and Father's Day,
Graduations, Bridal Showers,
Weddings... We offer a
variety of designs you can
choose from. So stop in
and pick up yours today!

Did you know...

You can make deposits
after our regular business
hours by utilizing our
Night Deposit Box. These
deposits will be posted the
following business day.

80th Anniversary

Crazy Eights SWEEPSTAKES



One Grand Prize Winner Gets

\$800

AND

Ten Prize Winners Each Get

\$80

ENTER TODAY!

You will receive one entry for each new service or
product you get during the entry period of
March 1 - October 31, 2016.

(: choose from :)

Checking Accounts

Direct Deposit - Car Loans

Mortgages - Personal Loans - Visa Credit Cards

E-statements - Online Bill Pay

(: and more :)

**Visit our web site at www.tvtfcu.org
to see all that we offer!**

Crazy Eight Sweepstakes begins March 1, 2016 and ends October 31, 2016. No purchase necessary. Valid for TVTFCU members in good standing who are 18 years of age or older. Receive one (1) entry for each new service or product you get during the entry period. To enter by mail, send in a 3x5 card with your full name and address to: Tobacco Valley Teachers Federal Credit Union, Attn: Crazy Eights Sweepstakes, 182 South Road, Enfield, CT 06082. One (1) grand prize winner will be chosen at random to win \$800 and ten (10) winners will be chosen at random to win \$80 each on or around November 1, 2016 from all entries received.

HOLIDAY CLOSINGS

Memorial Day
Monday, May 30

Independence Day
Monday, July 4

OPEN A SUMMER PAY CLUB ACCOUNT

To help our members meet their expenses during the summer, the credit union offers a dividend-bearing solution called the Summer Pay Club account. This allows you to easily plan your summer finances according to what best fits your bi-weekly needs.

The disbursements this year are:
June 28, July 12, July 26, August 9 and August 23.

Please be sure you have your TVTFCU ATM/Debit Card so you can access your funds the day of disbursement. If you need to order a card contact us at 860-253-4780 or 800-749-8305. It can take up to 2 weeks for the card to arrive. Remember to let us know your summer address and phone number in case we need to contact you as well as if you will be traveling so your debit card does not get blocked.

Tobacco Valley Teachers Federal Credit Union

182 South Road
Enfield, CT 06082

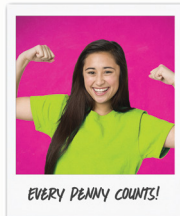
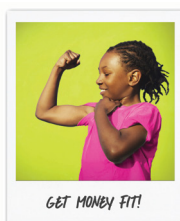
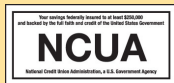
www.tvtfcu.org

860-253-4780
800-749-8305 (Toll Free)
860-253-4785 (Fax)
msr@tvtfcu.org (Email)

Mobile Banking App available on iTunes & Google Play

CARLA
(24 Hour Audio Response)
860-253-6884
888-448-6670

Routing # 211176969



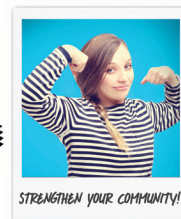
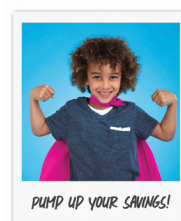
April is Youth Month! "Credit Union Strong"

Visit the credit union in April during National Credit Union Youth Month.

Each Time a Youth Member Makes a Deposit in April They Get an Entry for a Chance to Win Great Prizes!

\$25.00
PRIZE DRAWING

We will randomly choose one Kirby Kangaroo member and one iSave Teen member, in a 3 month period, to win **\$25.00!** The next winner will be chosen in July.



Open an account today for your child or grandchild and help them become financially fit!

HIGH SCHOOL SENIORS:
Apply for Our Scholarship Award
Applications are available to download from our web site or stop in to pick one up.

Applications must be received by us by May 2, 2016.

Learn more at www.tvtfcu.org



Looking to retire your mortgage in 10 years or less?

Apply for Our MORTGAGE EXPRESS

- LOW fixed rate
- NO points
- NO attorney fee
- NO credit report fee
- NO recording fee
- NO prepayment penalty
- NO title insurance fee
- and more benefits

Safety Tips You Should Know

1. Difficult PINs are harder to guess, making your identity that much safer. Use a combination of letters, numbers and symbols.
2. Keep smart phone operating systems up-to-date; use a password to gain access to your phone; install apps that will enable remote deletion of phone data if it is lost or stolen.
3. Treat your child's personal information as carefully as your own and educate them early to do likewise. Order a free credit report for your child once a year from the three reporting agencies: Experian, Equifax and TransUnion.
4. Monitor your accounts online for quicker detection of fraud.

Educating Our Members

