



SUMMER 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."

**Download the FREE
CARDNAV APP**
for debit card control



CardNav By CO-OP

**Simply turn it 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
- ▶ set personal spending limits that help you stay within your budget goals
- ▶ limit card use to specific merchants or purchases
- ▶ receive alerts when you're getting close to any personal spending limits you've set

Available on the
iTunes App Store
& Google Play

80th Anniversary

Summer Loan Special

.80% OFF ALL*

Loans • Loans • Loans

Plus You Can Defer Your 1st Payment to September 30, 2016!*



*Need to replace your car? College expenses coming up?
Ready for that boat you've always wanted?*

APPLY NOW at WWW.TVTFCU.ORG

Contact our Loan Department staff with any questions.

860-253-4780 or 800-749-8305

*.80% apr off of all consumer loans is valid June 1 - August 31, 2016. Excludes Home Loans, Visa Credit Cards and our Classroom Cash Loan. We do not refinance existing TVTFCU loans. Interest will continue to accrue on the loan if payment is deferred.

HOLIDAY CLOSINGS

Independence Day
Monday, July 4

Labor Day
Monday, September 5

SUMMER PAY CLUB INFO

The remaining disbursements
this year are:

July 12, July 26,

August 9 and August 23.

Remember to let us know your
summer address and phone
number in case we need to
contact you.

APPLY FOR OUR TEACHER GRANT

TVTFCU offers two grants, up to
\$500 each. For more information
visit www.tvtfcu.org.

ANNUAL AUDITS

Our private accounting firm
Bardaglio, Hart & Shuman will be
conducting their annual audit this
summer. The accounts chosen for
verification are picked randomly.
If you receive a verification request
from them and have questions
please call the auditors directly and
not the credit union. Their phone
number will be on the statement.

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



80th Anniversary

Crazy Ei8hts SWEEPSTAKES

Visit www.tvtfcu.org
for more information.

One Grand
Prize Winner Gets

\$800

Ten Prize
Winners Get

\$80

Classroom Cash Loan



**Need help buying school supplies
for your students?
Borrow up to \$500 and
repay \$50 a month for 10 months!**

***Visit our web site www.tvtfcu.org
for more information.**

Are the kids off to college soon?

Get them ready with our
myLife Checking Account

- FREE Mobile App, Online Banking, Debit Card and more
- Fee-Free ATM Network Access
- No Monthly Service Fee
- .25% discount on a First Time Car Loan
- .25% discount on a First Time Personal Loan
- and more!

**Open an account
for them today!**

Scammers & iTunes Gift Cards

The latest scam method: iTunes gift cards. To convince you to pay for something, scammers might pretend to be with the IRS and say you'll be arrested if you don't pay back taxes right now. Or pose as a family member or online love interest who needs your help fast. But as soon as you put money on a card and share the code with them, the money's gone for good.

If you're not shopping at the iTunes store, you shouldn't be paying with an iTunes gift card. Other payment methods scammers might ask for include Amazon gift cards, PayPal, reloadable cards like MoneyPak, Reloadit, or Vanilla, or by wiring money through services like Western Union or MoneyGram. Government offices won't require you to use these payment methods. If you get targeted by a scam like this, report it to the FTC at ftc.gov/complaint.

**Educating
Our Members**

SOURCE: Federal Trade Commission