



SUMMER 2011



A Newsletter from the Tobacco Valley Teachers Federal Credit Union for our iSave Teen Club members.



Enter Our 75th Anniversary VIDEO CONTEST!

Submit a video that is 1-3 minutes long that exemplifies "What you have learned by being a member of our credit union." Be creative!

For a chance to win \$50.00!!

Videos must be submitted by July 29, 2011.

Visit us at
www.tvtfcu.org
or on Facebook
for more information.

Summer is here!

It's a great time to earn some money.

Summer is the perfect time to try to earn money. There are many ways you can (with your parents/guardian's permission). Is there something special you want to save your money for? Set a goal as to how much you would like to earn and deposit your earnings in your **iSave Teen Club** account where it will gain interest: money paid to you from the credit union for keeping your money in your account.

Here are some suggestions for summer "jobs":

- Do extra chores at home
- Mow lawns for your neighbors
- Take dogs for walks for family and friends
- Take care of pets when the owner goes on vacation
- Sell your unwanted things in a tag sale
- Babysitting
- Wash cars or even windows

Remember to try your best and have fun!



"Like" Us On Facebook

and be entered in a drawing to win a
A PAIR OF MOVIE TICKETS!

You must "Like" Us On Facebook between June 1 and July 31, 2011 to be entered. Drawing is open to TVTFCU youth members ages 13 - 17.



Words ² Know

Budget: a plan of how much to spend and what it will be spent on.

Invest: using money wisely in order to have funds for future needs.

CU @ THE PARK!

Sponsored by Six Flags New England

**Sunday, July 31 at
Six Flags, Agawam, MA**

**An event for credit union
members & their families.**

- All Day Admission
- All You Can Eat Menu
- FREE Parking
- FREE Skill Games

**\$41.00 per person
\$21.00 per person
with Season Pass
FREE for kids 2 years old
and under**

**TO ORDER TICKETS VISIT
www.sfnepicnic.com/cu**

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

ABA RT# 211176969



Want to BUY A CAR?



DETERMINE YOUR BUDGET

It's important to determine how much you can afford to spend for a vehicle. Take into consideration expenses involved with owning a car including insurance, gas and repair costs and be sure to factor those estimated expenses into your overall budget.

DO YOUR HOMEWORK

Today's automotive marketplace offers many choices for parents and teens. There are plenty of new cars as well as a variety of good quality used cars. You and your parents/guardians should research new and used cars and safety ratings.

BE RESPONSIBLE

Buying a car is an important financial lesson. Learn about what is involved in the car buying process, including shopping, securing financing and obtaining insurance.

GETTING A CAR LOAN

If you don't have cash to pay for the vehicle outright, your parents or guardians can apply for a loan at the Tobacco Valley Teachers Federal Credit Union. We offer our members great low rates plus..

They can apply online at
www.tvtfcu.org
or call us at
**860-253-4780
800-749-8305**

- ✓ **100% Financing Available**
- ✓ **Payment Terms Up to 72 Months**
- ✓ **FREE Life Insurance on the Loan**
(for the primary borrower.)
- ✓ **GAP Insurance Available**

Going to college in the fall?



***You can still access your
money from your account.***

You can withdraw money from your account when you use your credit union debit card at any atm. Use an atm that displays the SUM or CO-OP image and you will not be charged a fee. Visit our web site to locate one near you!



***You don't have a debit card?
Contact the credit union to get one.***