



WINTER 2016



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

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## DID YOU KNOW

When you have an account at the credit union you can check your account information in all of these different ways...

**ONLINE:** Sign up for our free Virtual Branch

**APP:** Download our free mobile app from the iTunes App Store or Google Play

**PHONE:** Call our automated phone system called CARLA at 860-253-6884 or 888-448-6670. You will need to get a PIN from us first to use each time you call CARLA.

**Find Out More**  
> [www.tvtfcu.org](http://www.tvtfcu.org)

# 5 Tips for Teen ENTREPRENEURS

**IDENTIFY A NEED.** Think about the kinds of services that might do well in your area. If you live in a suburb and your neighbors commute long distances to work, they may need dog walking help. Pet sitting is another good line of business during the summer or over the holidays when people travel. If there are lots of senior citizens in your area, a computer help business might do well.

**KEEP YOUR EARS OPEN FOR OPPORTUNITIES.** If you have your license and you hear your mom's friend talking about how her kids need to be picked up at the same time from different places, suggest she hire you to help. You also can offer to pick up anything from groceries to dry cleaning, or clean anything from windows to cars.

**SET A PRICE FOR SERVICES.** Once you know what you want to do, figure out how much to charge. Search online to see what others charge for the service you plan to provide. Teens often have an advantage: Less experience means you may be able to charge less, making your business more competitive.

**ADVERTISE.** Print flyers describing the services your business offers. List your rates and your phone number or email address. (Check with your parents/guardians before you do this, of course!) Drop off a flyer at every house in your neighborhood. Give some to parents to take to work. Ask local stores or coffee shops if you can post a flyer on their community notice board (if you do this, make a bunch of tabs along the bottom with the service you offer and a phone number, so people can tear one off instead of taking the entire flyer).

**ORGANIZE YOUR WORK.** Once you have clients, you'll need to keep track of them. You don't want to forget to walk someone's dog because you were feeding someone else's fish. Buy a calendar and write down every job you do each day and the time you'll do it. Keeping a calendar also reminds you of how many times you provided a service so you can bill your clients. A parent, teacher, or school counselor can help you get started on business planning. Who knows, your business may grow so fast that you'll have to hire friends to help!



SOURCE: [www.kidshealth.org](http://www.kidshealth.org)

# Words 2 Know

## Direct Deposit:

Having a paycheck directly deposited into a checking account.

## Account Balance:

The amount of money that is available in your account. Note: The account balance printed on an ATM receipt may not be the most current amount.

# SENIORS!

## APPLY FOR OUR SCHOLARSHIP AWARD

[www.tvtfcu.org](http://www.tvtfcu.org)

## Check out these video games... Download the App!



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(24 Hour Audio Response)  
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888-448-6670

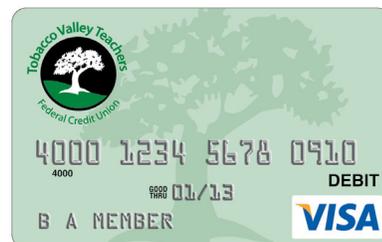
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# DEBIT CARDS 101



When you open a checking account at the credit union, you are offered different ways to access your money. You can use checks or a debit card. A debit card is a plastic card, which can be used to withdraw your money from your checking account when making a purchase or at an ATM (Automatic



Teller Machine). When you want to get cash or make a purchase, you put your card in a machine, enter a pin number (a personal identification number) and the machine will check to see if you have the money in your credit union checking account. If you do, the transaction will be processed and you can receive your cash or merchandise. If you don't, it will deny the transaction. This is one way to make sure you don't spend more than you have in your account.



If you use your card at ATMs, there might be additional fees for the use of the ATM. You will always be shown what the fee is. You can agree to accept the fee and proceed with your transaction or deny it. You will get your card back and your transaction will not be processed.

**To avoid these fees you can use ATMs that are a part of the CO-OP Network that we partner with.**



## Smart Tip

Before you buy something, especially a big purchase, ask yourself if you really need or just want the item. Have you done enough research and comparison-shopping? See if you can truly afford the purchase without having to cut back on spending for something else.

Keep Your Personal  
Info **SAFE**

**Don't give out information.  
Check with your parent/guardian first.**



**Popplet:** Popplet is great app for organizing your ideas visually. Whether its a science project or room decorating ideas...it's a great way to get your thoughts all together.

**Credit union account information**  
**Address & phone number**  
**Student ID number & password**  
**Social Security number**  
**Credit card number**  
**Driver's license number**  
**Computer password**  
**Mother's maiden name**