



FALL 2020

Tobacco Valley Teachers FEDERAL CREDIT UNION

www.tvtfcu.org

A quarterly newsletter for our members.

Our Mission Statement

Tobacco Valley Teachers Federal Credit Union is a member-owned financial institution committed to providing products and services to meet each member's financial needs. We pledge to deliver personalized, competitive and high-quality service.

International

Credit Union Day is October 15th

Celebrate with us Oct. 13th - 17th



INSPIRING HOPE FOR
A GLOBAL COMMUNITY™

Prize Drawings,
Give-a-ways & More!

Did you know...

You can
**SKIP
YOUR LOAN
PAYMENT
TWICE A YEAR!**
We're here to help you.

Visit www.tvtfcu.org
to learn more.

OCTOBER CAR LOAN SPECIAL All New, Used & Refinanced Cars*

Don't let another season go by...



NOW IS THE TIME TO BUY THE CAR YOU WANT

Now offering easy online signing of loan documents!

AS LOW AS
2.75%
apr

3 Years

AS LOW AS
3.00%
apr

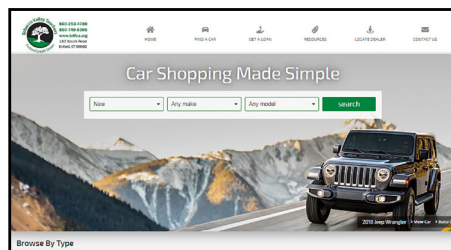
4 Years

AS LOW AS
3.25%
apr

5 Years

AS LOW AS
3.50%
apr

6 & 7 Years¹



**APPLY ONLINE at www.tvtfcu.org,
on our Mobile App, Call Us or Stop In!
860-253-4780 or 800-749-8305**

*Valid October 1 - 31, 2020. APR = Annual Percentage Rate. Your rate may vary from the disclosed rate and will be determined by various lending factors. Payment Example: A \$10,000 car loan financed for 5 years at 3.25% apr would be approximately \$189.49 per month including credit disability insurance. We do not refinance existing TVTFCU loans. Guaranteed Asset Protection Insurance (GAP) is available for purchase at a lower cost than most car dealers. ¹7 years for new cars only.

**Remember to
visit our online
Auto Buying
Resource Center!**

HOLIDAY CLOSINGS & HOURS

Columbus Day

Monday, October 12 - CLOSED

Veterans Day

Wednesday, November 11 - CLOSED

Thanksgiving

Thursday, November 26 - CLOSED

Friday, November 27

Open 9 a.m. - Noon

Saturday, November 28 - CLOSED

Christmas

Thursday, December 24 - CLOSED

Friday, December 25 - CLOSED

New Year's

Thursday, December 31 - CLOSED

Friday, January 1 - CLOSED

INCLEMENT WEATHER

TVTFCU does not follow school closings. When bad weather occurs we will post our delayed openings/early closings on our website www.tvtfcu.org, on our Facebook page and online at www.WFSB.com.

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 App Store & Google Play

CARLA (24 Hour Audio Response)

860-253-6884

888-448-6670

Routing # 211176969



For All Your Holiday Shopping Needs

Apply for One of Our Low Rate Visa Credit Cards

Visa Platinum Credit Card

Visa Classic Credit Card with ScoreCard Rewards

**NO ANNUAL FEE! NO CASH ADVANCE FEE!
NO BALANCE TRANSFER FEE!**

***FOR DETAILS & TO APPLY VISIT WWW.TVTFCU.ORG**



HOLIDAY CLUB SAVINGS ACCOUNT

*A great way to save all year
for the holidays.*

With our Holiday Club you can make deposits through payroll deduction, in person, or mail to reach your goal. The club matures the first week of November, at which time we will transfer the full amount to your share savings account.

**OPEN A HOLIDAY CLUB
BY DECEMBER 4TH**
and you'll be entered for a
CHANCE TO WIN \$50.00!

Current Holiday Club Members: Your funds for 2020 will be transferred to your regular share savings account on:

November 3, 2020

COMING SOON!



STOP IN & PURCHASE SOME VISA GIFT CARDS!

They make great stocking stuffers!



We offer a variety of designs and a lower activation fee than most retailers.

Free COVID-19 Money Offers on WhatsApp and Facebook Are Scams

People have reported seeing messages that seem to be from Pepsi, Walmart, Whole Foods, Target, and other big-name brands. These messages all offer money to people who need it — through grants, coupons for food support, or other giveaways. But they're all fake, and not from those companies at all. You might get this kind of message, in English or Spanish, from a friend or contact. The message tells you to click a link to get your money. If you click, you might find a survey to take. Or they might ask you to enter your name, address, phone number, or other information. And they might ask you to forward the message to several friends to be eligible to collect. Don't click on any links. That could download malware, expose you to even more scams, or add your phone number to lists sold to still other scammers. Delete the messages — and certainly don't share them. Call the friend who shared the message. Did they forward it to you? If not, tell them their account might have been hacked. SOURCE: Federal Trade Commission

**Educating
Our Members**

