

FALL 2021

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.

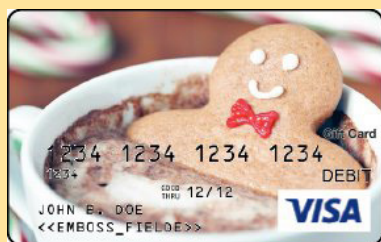
International Credit Union Day is October 21st

Celebrate with us Oct. 18th - 23rd

**Prize Drawings,
Give-a-ways & More!**

Stop in and get your VISA GIFT CARDS!

They make great
stocking stuffers!



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

Did you know...

You can

**SKIP YOUR LOAN
PAYMENT TWICE A YEAR!**

We're here to help you.

85th Anniversary Car Loan Special

Helping our members with their car loan needs for 85 years!



1936 - 2021

GET AN ADDITIONAL .85% OFF YOUR RATE!

Valid on loan amounts of \$18,000 or more for
car model years 2020, 2021 or 2022.

All New, Used & Refinanced Cars*

AS LOW AS
2.75%
apr

3 Year Term

AS LOW AS
3.00%
apr

4 Year Term

AS LOW AS
3.25%
apr

5 Year Term

AS LOW AS
3.50%
apr

6 & 7 Year Term¹

Added Benefits!

- Easy Online Application
- Easy Online Signing of Loan Documents
- Auto Insurance Discount
- Carvana: Buy, trade and sell autos plus \$100 cash reward**
- CarAdvise Car Maintenance: \$10 off your first service**

**Visit www.lovemycreditunion.org for details.

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

*Valid October 1 - 31, 2021. 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.

HOLIDAY CLOSINGS & HOURS

Columbus Day

Monday, October 11 - CLOSED

Veterans Day

Thursday, November 11 - CLOSED

Thanksgiving

Thursday, November 25 - CLOSED

Friday, November 26

Open 9 a.m. - Noon

Saturday, November 27 - CLOSED

Christmas

Friday, December 24 - CLOSED

Saturday, December 25 - CLOSED

New Year's

Friday, December 31 - CLOSED

Saturday, 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



Visa Credit Card Special Offer

1.99%^{*} apr

For 12 Months
Visa Classic and Visa Platinum

On All Purchases, Balance Transfers and Cash Advances
made from October 1 - December 31, 2021.*

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!

OPEN A HOLIDAY CLUB BY DECEMBER 3RD

and you'll be entered for a

CHANCE TO WIN \$50.00!

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.

Current Holiday Club Members: Your funds for 2021 will be transferred to your regular share savings account on **November 2, 2021.**

Beware of COVID-19 Scams

Scammers are impersonating FTC Chair Lina Khan in a new phishing scheme. The email says the FTC wants to send you Coronavirus relief funds and tells you to send some personal information, like your name, address, and date of birth. The FTC is not distributing Coronavirus economic stimulus or relief money to people. The email is a scam. Don't reply. If you get an unexpected email that asks you to reply – or call or click a link – to give somebody personal or financial information, don't. It's probably a phishing scam trying to steal your money. Report the phishing email to the Federal Trade Commission at ReportFraud.ftc.gov and forward it to the Anti-Phishing Working Group at reportphishing@apwg.org. (If scammers contact you by text message or phone, report that, too.)

SOURCE: Federal Trade Commission

**Educating
Our Members**

