



FALL 2022

# Tobacco Valley Teachers FEDERAL CREDIT UNION

[www.tvtfcu.org](http://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 20

Celebrate with us Oct. 20 & 21

**Prize Drawing and  
Give-a-ways!**

## 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.

# October Car Loan Special



## LOW RATES! BIG SAVINGS!

Your credit union is here to help you.

### ALL NEW, USED & REFINANCED CARS\*

AS LOW AS	AS LOW AS	AS LOW AS	AS LOW AS
<b>3.25%</b> <sup>*</sup>	<b>3.50%</b> <sup>*</sup>	<b>3.75%</b> <sup>*</sup>	<b>4.00%</b> <sup>*</sup>
APR	APR	APR	APR
3 Years	4 Years	5 Years	6 & 7 <sup>1</sup> Years

### 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\*\*

**APPLY ONLINE at [www.tvtfcu.org](http://www.tvtfcu.org)  
on our Mobile App, Call Us or Stop In!**  
**860-253-4780 - 800-749-8305**

<sup>\*</sup>Valid October 1 - 31, 2022. 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 3.75% apr would be \$195.76 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.

<sup>\*\*</sup>Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) for details.

<sup>1</sup>7 years for new cars only.

### HOLIDAY CLOSINGS & HOURS

#### Columbus Day

Monday, October 10 - CLOSED

#### Veterans Day Weekend

Friday, November 11 - CLOSED

Saturday, November 12 - CLOSED

#### Thanksgiving Weekend

Thursday, November 24 - CLOSED

Friday, November 25

Open 9 a.m. - Noon

Saturday, November 26 - CLOSED

#### Christmas

Monday, December 26 - CLOSED

#### New Year's

Monday, January 2 - 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](http://www.tvtfcu.org), on our Facebook page and online at [www.WFSB.com](http://www.WFSB.com).



Love My  
Credit Union®  
rewards

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

### Tobacco Valley Teachers Federal Credit Union

182 South Road, Enfield, CT 06082

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

860-253-4780

800-749-8305 (Toll Free)

860-253-4785 (Fax)

[msr@tvtfcu.org](mailto: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



# 3.50%<sup>\*</sup> apr

For 12 Months  
Visa Classic and Visa Platinum

On All Purchases, Balance Transfers and  
Cash Advances made from  
October 1 - December 31, 2022.\*

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

**\*FOR DETAILS & TO APPLY VISIT [WWW.TVTFCU.ORG](http://WWW.TVTFCU.ORG)**

## HOLIDAY CLUB SAVINGS ACCOUNT

*A great way to save all year!*

**OPEN A HOLIDAY CLUB BY DECEMBER 2**

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 2022 will be transferred to your regular share savings account on **November 1, 2022.**

### Beware of Financial Institution Imitators

It has come to our attention that there are fraudulent scams going around calling people stating they are from their financial institution. The fraudsters can change the number on the caller id to look like it's the financial institution calling. Please be careful, when in doubt **DO NOT** give any information to the caller and contact your financial institution or the credit union directly at 860-253-4780 or 800-749-8305 or stop in.

*Educating  
Our Members*

To learn more about the different types of fraud and how to keep your information safe, visit the Federal Trade Commission's website:  
<https://consumer.ftc.gov/>

