



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.

Celebrating **Credit Union Week October 14 - 18**

International Credit Union Day is October 16

> Prizes, giveaways & refreshments!

Stop in and get your **VISA GIFT CARDS!**

They make great stocking stuffers!



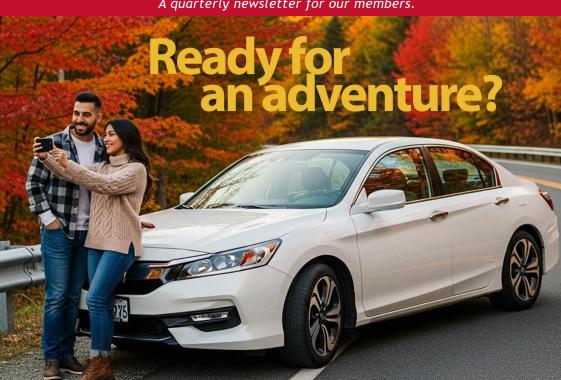
We offer a variety of designs and a lower activation fee than most retailers.

Did you know...

You can

SKIP YOUR LOAN PAYMENT TWICE A YEAR!

Contact us for details.



We can help make it happen! **Apply for our Auto Loan Special Offer!**

ALL NEW, USED & REFINANCED CARS*

AS LOW AS

AS LOW AS

AS LOW AS

AS LOW AS

3 Years

6 & 71 Years

Easy online signing of loan documents!

APPLY ONLINE at www.tvtfcu.org

on our Mobile App, Call Us, or Stop In! 860-253-4780 - 800-749-8305

*Valid September 15 - October 11, 2025. 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 5.25% apr would be approximately \$199.38 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 13 - CLOSED

System Maintenance

Saturday, November 1 - CLOSED

Veterans Day

Tuesday, November 11 - CLOSED

Thanksgiving Weekend

Thursday, November 27 - CLOSED Friday, November 28

Open 9 a.m. - Noon

Saturday, November 29 - CLOSED

Christmas

Wednesday, December 24 Open 8 a.m. - Noon

Thursday, December 25 - CLOSED

New Year's

Wednesday, December 31
Open 8 a.m. - Noon

Thursday, 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, and online at www.WFSB.com.



www.lovemycreditunion.org

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









Make your holiday shopping easier!



Apply for one of our low rate Visa Credit Cards!

Visa Platinum

Visa Classic

9.99%*

11.88%

with ScoreCard Rewards

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

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



KEEP YOUR ACCOUNT ACTIVE TO AVOID A FEE

Members ages 18 and over must make at least one transaction per year to avoid receiving an Inactive Account Fee. A transaction can be a deposit, withdrawal or a transfer of any amount. If there has been no activity on your account within a year you will receive a \$10.00 monthly fee.

GET CASH TO PAY OFF BILLS, HOME IMPROVEMENTS AND MORE BY TAPPING INTO THE EQUITY OF YOUR HOME!

Choose from our

Home Equity Fixed Rate Loan
or

Home Equity Line of Credit

See which option is best for you!

Learn more at www.tvtfcu.org or call our Loan Department staff at 860-253-4780.