



FALL 2025

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.



Ready for an adventure?

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
5.00%*	5.00%*	5.25%*	5.50%*
APR	APR	APR	APR
3 Years	4 Years	5 Years	6 & 7 ¹ 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.



Love My
Credit Union®
rewards

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

9.99%*
apr

Visa Classic

11.88%*
apr

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!

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

Current Holiday Club Members:

Your funds for 2025 will be transferred to your regular share savings account on **Tuesday, October 28, 2025.**

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.