



FALL 2026

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 13 - 16**

International
Credit Union Day is October 15

**Stop in for
Giveaways &
refreshments!**

DID YOU KNOW?

You can

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

Contact us for details.

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.

90th Anniversary Auto Loan Special

Celebrate 90 Years With Us!

For a limited time, receive

**.90 PERCENTAGE
POINTS OFF***

your approved auto loan rate on
new and used auto purchases
and refinances from other
financial institutions.



Apply for our Auto Loan Special Offer!
ALL NEW, USED & REFINANCED CARS*

*RATES SHOWN HERE INCLUDE THE .90 PERCENTAGE POINTS OFF.

AS LOW AS
4.10%^{*}
APR
3 Years

AS LOW AS
4.35%^{*}
APR
4 Years

AS LOW AS
4.60%^{*}
APR
5 Years

AS LOW AS
4.85%^{*}
APR
6 & 7⁺ 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 October 1 - November 30, 2026. 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 4.60% apr would be approximately \$200.52 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.

Visit our website to learn about our services, special offers and get the latest news.
WWW.TVTFCU.ORG OR LIKE US ON FACEBOOK

HOLIDAY CLOSINGS & HOURS

Columbus Day

Monday, October 12 - CLOSED

Veterans Day

Wednesday, November 11 - CLOSED

Thanksgiving

Wednesday, November 25

Open 9 a.m. - 1 p.m.

Thursday, November 26 - CLOSED

Saturday, November 28 - CLOSED

Christmas

Thursday, December 24

Open 8 a.m. - Noon

Friday, December 25 - CLOSED

Saturday, December 26 - CLOSED

New Year's

Thursday, December 31

Open 8 a.m. - Noon

Friday, January 1 - CLOSED

Saturday, 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, 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)

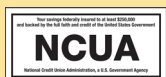
Mobile Banking App available on
the App Store & Google Play

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**

New higher rates!

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 2026 will be transferred to your regular share savings account on
Sunday, November 1, 2026.

You Receive an Unexpected Package Scam

Did you get a package you didn't order? It could be a Brushing Scam where a scammer uses your name to leave a fake review for that package you didn't order. It could also be a sign that someone has (or is looking to steal) your personal information. It starts with an unexpected package that looks like it's from a known company like Amazon, or from a person or business you've never heard of. The package is addressed to you and it usually has something cheap and random inside, like baby wipes, toothpaste, or seeds. Why would someone send you that? Scammers do this so they have "validation" of delivery. Then they use your name to place fake reviews online about their business to "brush up" their sales. Sometimes, the sender might leave a note with a QR code inside the package. It might say to scan to find out who sent the package, or to process a return. But scanning could take you to a phishing website designed to steal information like your credit card numbers, usernames, or passwords. Report it to: reportfraud.ftc.gov

**Educating
Our Members**

