



SPRING 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.

**VISIT OUR WEBSITE
FOR UPCOMING
SPECIAL OFFERS!**

TEACHER APPRECIATION WEEK MAY 3rd- 8th

Stop by the credit union
that week to get your

FREE

ACADEMIC PLANNER!

*Ask for an application
packet for our
TEACHER GRANT
AWARD!*



We Have VISA GIFT CARDS

*with a lower activation fee
than most retailers!*

It's the perfect gift.

We have a variety of
designs to choose from.

Gift cards can be purchased
at our drive up window.

Did you know...

We offer a night deposit
box for members to make
deposits after regular
business hours. These
deposits will be posted the
following business day.



LOWER RATES ON OUR HOME EQUITY FIXED RATE LOAN AND MORTGAGE EXPRESS

HOME EQUITY FIXED RATE LOAN

Your home is one of the greatest
assets you will ever own. Our Fixed
Rate Home Equity Loan gives you the
opportunity to use this asset in order
to pay off high interest credit card
bills, outstanding loans, or even just
to do some home improvements.

**VISIT OUR WEBSITE AT
WWW.TVTFCU.ORG
TO LEARN MORE AND TO APPLY
OR CALL AND SPEAK
TO A LOAN OFFICER.**

**860-253-4780
800-749-8305**

MORTGAGE EXPRESS

Our Mortgage Express is a beneficial
option for those looking to pay-off
their mortgage in 15 years or less
without going through the added
time and expense of a residential
first mortgage refinance.

- LOW fixed rate
- NO points
- NO attorney fee
- NO credit report fee
- NO recording fee
- NO title insurance fee
- NO flood certification fee
- NO prepayment penalty

There is a \$350 application fee.

HOLIDAY CLOSINGS

Easter Weekend
Fri., April 2 and Sat., April 3

Memorial Day
Mon., May 31

OPEN A SUMMER PAY CLUB

To help our members meet their expenses during the summer, the credit union offers a dividend-bearing solution called the Summer Pay Club account. This allows you to easily plan your summer finances according to what best fits your bi-weekly needs.

The disbursements this year are:
June 29, July 13, July 27, August 10 and August 24.

Please be sure you have your TVTFCU ATM/Debit Card so you can access your funds the day of disbursement. If you need to order a card contact us at 860-253-4780 or 800-749-8305. It can take up to 2 weeks for the card to arrive. Remember to let us know your summer address and phone number in case we need to contact you. Also let us know if you will be traveling so your debit card does not get blocked.

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



ATTENTION SOMERS SCHOOL STAFF

Want to make a difference?
Be the voice of your school.

We are looking for a Somers school staff member to volunteer as a TVTFCU Board Member and help us provide the best financial services and member service to all of our credit union members and schools we serve.

- have a say in new services and products
- bring us suggestions and opinions from your school system
- your input can help guide the future of our credit union
- share news and more with your co-workers
- meet with our other volunteer board members once a month
- education provided through informative conferences

Contact Lori Triba at 860-253-4780 or 800-749-8305 for more information.

ACCESS THOUSANDS OF FEE-FREE ATMS!

Text a zip code to 91989 to find the closest CO-OP ATM locations. You will receive a text back within seconds telling you the nearest location. Visit our website for more ways to locate one.



APRIL IS YOUTH MONTH

Youth members can stop by the credit union in April to receive a "goodie" bag!*

DON'T HAVE A YOUTH ACCOUNT?
Open one during our Youth Month!

WE'LL DEPOSIT THE FIRST \$5!
Plus other great benefits.

Visit our April Youth Month page on our website for games, activities and more!

www.tvtfcu.org

*One bag per youth member.

APPLY FOR OUR \$500 SCHOLARSHIP AWARD

Applicant must be a Tobacco Valley Teachers Federal Credit Union member who is a graduating high school senior and will be attending an institution of higher learning in the Fall. Applications can be downloaded from our website, www.tvtfcu.org or you can stop by the credit union to pick up a copy.

Don't Get Caught in a Phishing Scam

Phishing is when someone uses fake emails or texts to get you to share valuable personal information, like account numbers, Social Security numbers, or your login IDs and passwords. Scammers use your information to steal your money, your identity, or both. They also use phishing emails to get access to your computer or network. If you click on a link, they can install ransomware or other programs that can lock you out of your data. Scammers often use familiar company names or pretend to be someone you know. Here's a real world example featuring Netflix. The fake email claims the user's account is on hold because Netflix is "having some trouble with your current billing information" and invites the user to click on a link to update their payment method. **DO NOT CLICK ANY LINKS OR CALL PHONE NUMBERS IN THE EMAIL. Contact the company directly.**

Educating Our Members

SOURCE: Federal Trade Commission

