



SPRING 2023

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.

VISA GIFT CARDS AVAILABLE

*with a lower activation
fee than most retailers!*

It's the perfect gift for
Mother's Day, Father's Day,
Bridal Showers and more!

We have a variety of
designs to choose from.



Save the Date

Saturday, May 20
for our

Electronic Recycling Day

9:30 a.m. - 11:00 a.m.
at the credit union.

Visit our website

www.tvtfcu.org in May
for more information.

Spring Car Loan Special



AS LOW AS
4.75% APR
3 YEAR TERM

Get on the road to savings with your credit union!

All New, Used & Refinanced Cars*

RATE AS LOW AS	RATE AS LOW AS	RATE AS LOW AS	RATE AS LOW AS
4.75% APR	5.00% APR	5.25% APR	5.50% APR
3 Year Term	4 Year Term	5 Year Term	6 & 7 ¹ Year Terms

¹7 years - new cars only.

Added Benefits!

- Easy Online Application
- Easy Online Signing of Loan Documents

Save on Auto Insurance!

Scan the QR Code to get a
FREE QUOTE!



APPLY ONLINE at www.tvtfcu.org

on our Mobile App, Call Us or Stop In!

860-253-4780 - 800-749-8305

*Valid April 1 - 30, 2023. 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 \$204.08 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

Easter Weekend

Fri., April 7 and Sat., April 8

Memorial Day Weekend

Sat., May 27 and Mon., May 29

Juneteenth

Mon., June 19

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 27, July 11, July 25,
August 8 and August 22.**

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



Board of Directors Update



Jack Kertenis, Board President, (center) resigned from the board after 18 years of dedicated service. We thank him for his commitment and all that he's done for our credit union over the years. His service is greatly appreciated and he will certainly be missed. Abbey Kane (right) will be our new Board President, a Board of Director since 2009. Mark Szczesiul (left) will be taking over Abbey's former position of Board Secretary. He has been on the Board of Directors since 2021.

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.

APRIL IS YOUTH MONTH

**Each Time a Youth Member Makes a
Deposit in April They Get an Entry for
a Chance to Win a Great Prize!
Plus fun activities!**



Ages birth - 12



Ages 13 - 17

**Open a new Youth Account
and WE'LL PAY HALF
of the required
\$25.00 membership deposit!***

***Learn more at www.tvtfcu.org**

TEACHER APPRECIATION WEEK MAY 8 - 12

Stop by the credit union
and enter for a
chance to win

\$50.00!!

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



Impersonator Scam Alert

These scams look like an email from your credit union/bank, logo and all. But logos are easily faked. That call has the right caller ID. But technology makes phone numbers easy to fake. Here are some ways to know what's real and what's fake... **What did they ask you for?** Your financial institution has your account (and Social Security) number — it will not call or email you to get that information. And nobody legitimate will ever get in touch to demand access to your computer. No matter who they say they are, anyone who demands information or access like this is a scammer. **Did they tell you to pay?** The government doesn't demand money by email, text, phone call, or message on social media. Honest businesses don't, either. If someone does, you know it's a scam. **Did they threaten you?** Honest businesses won't say you'll be arrested, deported, or lose your license unless you pay. Neither will the government. *SOURCE: Federal Trade Commission*

**Educating
Our Members**

