



SPRING 2024

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 18
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.



LOW RATES!
APPLY EASILY
ONLINE!

Need cash for home improvements?

Apply for a Home Equity Fixed Rate Loan or Home Equity Line of Credit

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 borrow the money you need. With this loan and our Home Equity Line of Credit, the funds can be used for anything including vacations, to pay off debt, education and more.

HOME EQUITY LINE OF CREDIT

A home equity line is a form of revolving credit, in which your home serves as collateral. Our Home Equity Line of Credit (HELOC) has a variable rate of (Prime + 0). You can draw against the line for 10 years and pay interest only. At the end of the 10 year draw period, you begin a 15 year repayment of principal and interest.

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

HOLIDAY CLOSINGS

Memorial Day Weekend
Sat., May 25 through Mon., May 27
Juneteenth
Wed., 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 25, July 9, July 23,
August 6 and August 20.**

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



Looking to pay off your Mortgage in 15 years or less?

Our Mortgage Express is the perfect option without going through the added time and expense of a residential first mortgage refinance. With just a simple \$350 application fee you'll be on your way. Contact our friendly Loan Officers with any questions at 860-253-4780.

- 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

APPLY TODAY AT WWW.TVTFCU.ORG

APPLY FOR OUR \$1,000 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. More information and 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

Stop in for **FREE**
giveaways and activities!
Make a deposit and get a prize
from our treasure chest!



Ages birth - 12



Ages 13 - 17

Open a new
Youth Account
and we'll deposit
the first \$5.00!!

Learn more at www.tvtfcu.org

TEACHER APPRECIATION WEEK MAY 6 - 10

Stop by the credit union
and ask for
FREE ACADEMIC PLANNER!*
**While supplies last.*

**Plus pick up an
application packet
for our
TEACHER GRANT
AWARD!**



Utility Company Scam Alert

Someone calls claiming to be from your gas, water, or electric company. They say your service will be cut off if you don't pay them immediately. Real utility companies don't do this. But these scammers want to scare you into paying, before you have time to confirm what they're telling you. The caller goes on, telling you to pay by wiring money through a company like Western Union or MoneyGram, giving the caller the numbers of a reloadable card or gift card, or paying them with cryptocurrency. Scammers tell you to pay this way because it's hard to track that money, and almost impossible to get it back. Just hang up and call the utility company yourself. Never wire money or pay with a reloadable card, gift card, or cryptocurrency to anyone who demands it.

SOURCE: Federal Trade Commission

*Educating
Our Members*

