



SPRING 2025

# Tobacco Valley Teachers

## FEDERAL CREDIT UNION

[www.tvtfcu.org](http://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 / Father's Day, Bridal Showers, Graduations and more!

We have a variety of designs to choose from.



### Save the Date

**Saturday, May 17**  
for our

### Electronic Recycling Day

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

Visit our website  
[www.tvtfcu.org](http://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](http://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

Easter Weekend  
Sat., April 19

Memorial Day Weekend  
Sat., May 24 and Mon., May 26

Juneteenth  
Thurs., 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 24, July 8, July 22,  
August 5 and August 19.**

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](http://www.tvtfcu.org)

860-253-4780  
800-749-8305 (Toll Free)  
860-253-4785 (Fax)  
[msr@tvtfcu.org](mailto: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](http://WWW.TVTFCU.ORG)**

### APPLY FOR ONE OF OUR TWO \$1,000 SCHOLARSHIP AWARDS

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](http://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](http://www.tvtfcu.org)**

### TEACHER APPRECIATION WEEK MAY 5 - 9

Stop by the credit union  
and ask for a  
**FREE Academic Planner  
and a TVTFCU Water Bottle!\***

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

*\*While supplies last.*



### Unpaid Tolls Scam Alert

Whether you've driven through a toll recently or not, you might've gotten a text saying you owe money for unpaid tolls. It's probably a scam. Scammers are pretending to be tolling agencies from coast to coast and sending texts demanding money.

You get a text out of the blue that says you have unpaid tolls and need to pay immediately. The scammy text might show a dollar amount for how much you supposedly owe and include a link that takes you to a page to enter your bank or credit card info — but it's a phishing scam. Not only is the scammer trying to steal your money, but if you click the link, they could get your personal information (like your driver's license number) — and even steal your identity.

SOURCE: Federal Trade Commission

Educating  
Our Members

