



SUMMER 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.

Going on VACATION?

Read this helpful info:



Download the FREE CardNav App which allows you to turn your debit card off and on. This can help stop fraud. Plus it has more great features.

Access thousands of FEE-FREE CO-OP ATMS nationwide. 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.

PLEASE NOTIFY US:

- if you will be traveling this summer so we can prevent your debit card and Visa Credit Card from being blocked.
- if you will have a different address and/or phone number in case we need to contact you.

*Standard data/SMS fees may apply from your mobile phone carrier.



Do something
cool
THIS SUMMER!

And we'll give you the money to do it.



Use the funds for
a pool, vacations,
summer money,
and more!

Terms for 24 Months to
84 Months are also available.

**Plus You Can Defer Your 1st Payment
to Sept. 30, 2021 On Any Consumer Loan!****

Now offering easy online signing of loan documents!

APPLY NOW at WWW.TVTFCU.ORG

*Our Summer Loan Special is valid from June 1 - August 31, 2021. APR = Annual Percentage Rate. Payment example: a \$5,000 loan at 5.75% apr for 36 months would be \$155.95 per month including credit disability insurance for the primary borrower only. Rate may vary depending on various lending factors. **You have the option to defer your first payment to September 30, 2021. Interest will continue to accrue on the loan.

HOLIDAY CLOSINGS

Independence Day
Monday, July 5

Labor Day
Monday, September 6

SCHOOL STAFF:

SUMMER PAY CLUB INFO

Remaining disbursements are:

**July 13, July 27,
August 10 and August 24.**

Remember to let us know your summer address and phone number in case we need to contact you.

For summer travel, we recommend that you bring multiple forms of payment such as a debit card, credit card, cash...

You could also purchase a CU Money Prepaid Reloadable Visa Card from us as well.

Please remember to fill out a Travel Information Form.

APPLY FOR OUR TEACHER GRANT BY OCT 1.

TVTFCU offers two grants, up to \$500 each. For more information visit www.tvtfcu.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



CUMoney Prepaid Reloadable Visa Cards

*Perfect for vacations, kids spending money
(age 16 and older), online shopping and more!*



You can purchase a CUMoney card at the credit union for \$5.95. It can be loaded from \$100 to \$5,000. After initial purchase, it can be reloaded for a \$2.00 fee, per reload. Minimum reload amount is \$100.

Stop by and get yours today!

Get Ready For Back to School With Our Help!

Back to School Loan

This can be used to purchase computers, headphones, educational materials and more.

**Low loan rate
Maximum repayment term
is 12 months**

Classroom Cash Loan

Educators: do you need help buying school supplies for your students? This may just be the right option to help with your spending needs.

**0% interest - Borrow up to \$1,000
Up to 10 months for repayment
\$25 Application Fee**

Visa Credit Cards

Stop paying those high interest rates!

VISA PLATINUM

9.99% apr

VISA CLASSIC

11.88% apr

PLUS WE OFFER:

NO ANNUAL FEE

NO CASH ADVANCE FEE

NO BALANCE TRANSFER FEE

For complete details and to apply visit www.tvtfcu.org.

Watch Out For Dating App Scams!

These can happen when someone makes a fake profile on dating sites, apps and social media. They then message you to get a relationship going, build your trust, and connect. Then, they hit you up for money. "Baby, I want to come see you but I'm short on funds. Can you send me \$500 for a ticket?" Or, "I love you, honey. But we may not be able to talk anymore because my phone is about to get cut off. I need \$300 to pay the bill..." Get the idea? In the name of love, you send money. They come back with other lies to get still more money. Then the messages stop. You can't reach them. They've taken off with a piece of your heart and a big chunk of your wallet. Here's how you can avoid these heartless imposters: Never send money or gifts to anyone you haven't met in person — even if they send you money first. Only scammers tell you to buy gift cards, wire money, or send cryptocurrency. Do a reverse image search of the person's profile picture. See if it's associated with another name or with details that don't match up. SOURCE: Federal Trade Commission

**Educating
Our Members**

