



SUMMER 2022

Tobacco Valley Teachers FEDERAL CREDIT UNION

www.tvtfcu.org

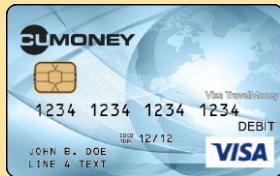
A quarterly newsletter for our members.

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.

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!

Are the kids off to college soon?

Get them ready with a
myLife Checking Account

- FREE Mobile App, Online Virtual Branch, Debit Card and more
- Fee-Free ATM Network Access
- No Monthly Service Fee
- .25% discount on a First Time Car Loan*
- .25% discount on a First Time Personal Loan*
- and more!

*For details visit www.tvtfcu.org

Experience *a summer to remember...*



with the help of your credit union!

APPLY FOR OUR SUMMER LOAN SPECIAL!



*Use the funds for
vacations, a pool,
home improvements,
and more!*

Terms for 24 Months to
84 Months are also available.

**Plus You Can Defer Your 1st Payment
to Sept. 30, 2022 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, 2022. APR = Annual Percentage Rate. Payment example: a \$5,000 loan at 5.75% apr for 36 months would be \$156.00 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, 2022. Interest will continue to accrue on the loan.

HOLIDAY CLOSINGS

Independence Day
Monday, July 4

Labor Day
Monday, September 5

SCHOOL STAFF

SUMMER PAY CLUB INFO

Remaining disbursements are:

**July 12, July 26,
August 9 and August 23.**

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

APPLY FOR OUR TEACHER GRANT BY OCT 1.

We are pleased to offer two grant awards, of up to \$500 each, to educators who are members employed at a school in TVTFCU's field of membership. The funds can be used for the implementation of a new or improved program or project which can include equipment, supplies, materials and training. Members can pick up an application packet at the credit union or it can be downloaded from our website at 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



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.

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 NOTIFY US:

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

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 Cryptocurrency Scams!

If the cryptocurrency craze feels like a tempting way to make money, or you think you're missing out, read on. Because, according to the FTC scammers are banking on what you don't know about cryptocurrency. The FTC's new data spotlight shows crypto is a common way for scammers to steal money, with over 46,000 people reporting losing more than a billion dollars in crypto to scams since the start of 2021. Many crypto scams begin with ads, posts, or messages on social media. And most crypto is lost to investment scams, where scammers get you to "invest" money, promising they'll make you more — quickly. Or your new love interest might boast about being rich and offer to help you get started in crypto investing. Scammers also impersonate major companies and the government. They'll use messages or pop-ups to claim there's a problem with your accounts, or a security breach, and the only way to "protect" yourself is to put your money in crypto.

SOURCE: Federal Trade Commission

**Educating
Our Members**

