



SUMMER 2025

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!*



Members can purchase a
CUMoney card at the credit
union for a \$5.95 fee.*
It can be loaded from \$100 to
\$5,000. After initial purchase,
it can be reloaded with
a minimum of \$10. There is
a \$2 fee, per reload.

Stop by and get yours today!

**CUMoney cards cannot be gifted.*

Are the kids off to college soon?

Get them ready with a

myChoice Checking Account

- FREE Mobile App
- FREE Online Virtual Branch
- FREE ATM/Visa Debit Card
- FEE-FREE ATM Network Access
- No Minimum Required Balance
- No Monthly Service Fee
- and more!

For details visit www.tvtfcu.org.



WITH OUR Summer Loan Special

*and get the money you need for vacations, a pool,
home improvements, and more!*

RATE AS LOW AS	RATE AS LOW AS	RATE AS LOW AS	RATE AS LOW AS	RATE AS LOW AS
6.50%*	7.00%*	7.50%*	8.00%*	9.50%*
APR	APR	APR	APR	APR
12 Months	24 Months	36 Months	48 Months	49 - 84 Months

**Plus You Can Defer Your 1st Payment
to Sept. 30, 2025 On Any Consumer Loan!****

We offer easy online signing of loan documents!

APPLY NOW at WWW.TVTFCU.ORG

*Our Summer Loan Special is valid from June 1 - August 31, 2025. APR = Annual Percentage Rate.
Payment example: a \$5,000 loan at 7.50% apr for 36 months would be \$161.15 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, 2025. Interest will continue
to accrue on the loan.

HOLIDAY CLOSINGS

Independence Day Weekend
Friday, July 4 and Saturday, July 5

Labor Day Weekend
Saturday, August 30 and
Monday, September 1

SCHOOL STAFF

SUMMER PAY CLUB INFO

Remaining disbursements are:

**July 8, July 22, August 5
and August 19.**

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 member-
ship. 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 applica-
tion 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



Defer Your 1st Loan Payment ON ANY CONSUMER LOAN TO SEPTEMBER 30TH!*

Includes:

- Car Loans - Motorcycle Loans
- Boat Loans - RV Loans
- Personal Loans - Classroom Cash Loans

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



*Offer valid through August 31, 2025. You have the option to defer your 1st loan payment to September 30, 2025. Interest will continue to accrue on the loan. Excludes all home loans and Visa Credit Cards.

Get Ready For Back to School With Our Help!

Classroom Cash Loan (for educators)

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% apr¹

**Borrow up to \$1,000
Up to 10 months for repayment
(You can defer your 1st payment
to September 30!*)
\$25 Application Fee**

Visa Credit Cards

Stop paying those high interest rates!

VISA PLATINUM

9.99% apr¹

VISA CLASSIC

11.88% apr¹

**NO ANNUAL FEE
NO CASH ADVANCE FEE
NO BALANCE TRANSFER FEE**

¹Annual Percentage Rate

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

Overdue Toll Charges Scam

You receive a text telling you to click a link to pay
"overdue toll charges" to avoid late fees. But it's
probably not the tolling agency contacting you.
It's probably a scammer. Clicking the link can lead
to a phishing attack, where the scammer tries to
take your personal information (like your driver's
license number) and even steal your identity. And if you pay, not only are you
out the money, but the scammer gets your credit card number, too.
Don't rush to click on links or respond to the text. Scammers
want you to react quickly. Check with the tolling agency.
If you're worried the text is legit, check with the state's tolling agency.
But use a phone number or website you know is real — not the info from
the text. Report unwanted text messages. Use your phone's "report junk"
option to report these unwanted texts to your messaging app or forward them
to 7726 (SPAM). Don't engage. Delete the message. Unwanted messages
often lead to scams. Once you've checked it out and reported it, delete the
text message.

SOURCE: Federal Trade Commission

**Educating
Our Members**

