



SUMMER 2026

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.

NEW MEMBER SPECIAL OFFER!

Tell your family members and coworkers (if eligible for membership).*

WE'LL PAY HALF
of the required \$25.00 membership deposit!
Plus new members receive a **FREE TVTFCU Water Bottle!**¹



¹While supplies last.

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.



Summer Loan Special

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

RATE AS LOW AS
5.90%*
12 Months

RATE AS LOW AS
5.90%*
24 Months

RATE AS LOW AS
6.90%*
36 Months

RATE AS LOW AS
7.90%*
48 Months

RATE AS LOW AS
8.90%*
49 - 84 Months

Plus You Can Defer Your 1st Payment to Sept. 30, 2026 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, 2026. APR = Annual Percentage Rate. Payment example: a \$5,000 loan at 6.90% apr for 36 months would be approximately \$159.42 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, 2026. Interest will continue to accrue on the loan.

HOLIDAY CLOSINGS

Independence Day
Saturday, July 4

Labor Day Weekend
Saturday, September 5 and
Monday, September 7

SCHOOL STAFF

SUMMER PAY CLUB INFO

Remaining disbursements are:

**July 14, July 28, August 11
and August 25.**

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

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

*You have the option to defer your 1st loan payment to September 30, 2026 when you close on any consumer loan between June 1 - August 31, 2026. Interest will continue to accrue on the loan. Excludes all home loans and Visa Credit Cards.

Skip the summer stress.



Get Ready For Back to School With Our Help!

Apply for a Visa Credit Card

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

Going on Vacation?

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

**We recommend that you bring multiple
forms of payment** such as a debit card,
credit card or cash.

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.

Party Invitation Scam

"You're invited" texts and emails that are actually
phishing scams. These fake invitations ask for your
email login credentials or a special pass code to
open them, but don't do it. Scammers send
unexpected messages that look like they're from
well known invitation platforms like Evite or
Paperless Post. Some messages list someone you know as the host and
make you enter your email username and password to see event details.
Some messages tell you to enter a phone number and
share a special code to RSVP. That's not how real invitations
work. This is just a scammer trying to steal (or reset) your
account information. If they get in, they might take over your
email account and send the same scam to your contacts. If you get an
unexpected invitation like this, resist the urge to click. Instead, check with
the host to make sure it's real.

**Educating
Our Members**

SOURCE: Federal Trade Commission

