



WINTER 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.

## GET ORGANIZED



Let us help you keep your finances organized and de-clutter your paperwork with the variety of FREE services we offer.

**MOBILE BANKING APP:** on-the-go account access with Remote Check Deposit.<sup>1</sup>

**VIRTUAL BRANCH:** manage your account(s) online and keep track of your finances.

**E-STATEMENTS:** get your statements online through our Virtual Branch. (They can be printed or saved.)

**ONLINE BILL PAY:** pay your bills online with a simple click. Save time and money by not buying envelopes and stamps!

**DIRECT DEPOSIT:** have your paycheck deposited right into your account.

**SHREDDER ON-SITE:** shred documents to prevent fraud.

<sup>1</sup>Contact us for more info.

## Are you in need of cash? Apply for a Home Equity Fixed Rate Loan or Home Equity Line of Credit



Tap into the equity of your home to get the money you need! Use it to pay off debt, for home improvements, education and more!

Choose the option that's best for you.

### 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 to your advantage. Borrowers receive a large, lump-sum payment that they pay back in fixed installments over a predetermined period.

### 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) and consists of a "draw period" of 10 years, and a repayment term of 15 years thereafter.

To learn more and to apply, visit our website at  
[WWW.TVTFCU.ORG](http://WWW.TVTFCU.ORG)

Contact our Loan Department staff with any questions at  
860-253-4780 or 800-749-8305.

## HOLIDAY CLOSINGS & HOURS

Martin Luther King, Jr. Day  
Monday, January 20 - CLOSED

Early Closing  
Thursday, January 23 -  
Open 8 a.m. - 3:30 p.m.

Presidents' Day  
Monday, February 17 - CLOSED

## INCLEMENT WEATHER

TVTFCU **does not** follow school closings. When bad weather occurs we will post our delayed openings/early closings on our web site [www.tvtfcu.org](http://www.tvtfcu.org), on our Facebook page and online at [www.WFSB.com](http://www.WFSB.com).

## FIND A FEE-FREE ATM

Text a zip code to 91989 to find the closest CO-OP ATM locations.

## \$1,000 SCHOLARSHIP AWARD

High school seniors who are TVTFCU members can apply for our scholarship award. Learn more at [www.tvtfcu.org](http://www.tvtfcu.org).

## 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



## IMPORTANT INFORMATION

### Keep Your Account Active To Avoid a Fee

Members ages 18 and over must make at least one transaction per year to avoid receiving an Inactivity Fee. A transaction can be a deposit, withdrawal or a transfer of any amount. If there has been no activity on your account within a year you will receive a \$10.00 monthly fee.

## We Offer a Variety of Loans for All Your Needs

### VEHICLE & RECREATIONAL VEHICLE LOAN

- New & Used
- Cars, Boats, RVs, Motorcycles (and more)

### FIXED HOME EQUITY LOAN

- Fixed Rate
- Use the funds for anything!

### HOME EQUITY LINE OF CREDIT

- Variable Rate
- Borrow what you need, when you need it
- Use the funds for anything!

### MORTGAGES

- Conventional, FHA, VA, Reverse Mortgages and Adjustable Rate Mortgages (ARM)

### MORTGAGE EXPRESS

- For those looking to pay-off their mortgage in 15 years or less. **NO closing costs!**

### PERSONAL LOAN

- Borrow up to \$25,000 (with two signatures)
- Use the funds for anything!

### SAVER'S LOAN

- Helps you build a savings account and repair your credit

## Open a Checking Account Today!



### myChoice Checking (ages 16 - 64)

- NO minimum required balance
- NO monthly service fee
- NO per-check charge
- FREE VISA ATM/Debit Card
- FREE Remote Check Deposit
- FREE Direct Deposit Available
- FREE Online Virtual Branch & Bill Pay
- FREE Mobile Banking App
- FREE E-statements
- FREE Account access by phone 24/7 (CARLA Audio Response System)
- FEE-FREE transactions at ATM's within the CO-OP Network
- and more!

### Additional Checking Accounts include:

**myTime Checking**  
(ages 65 and over)

**myChance Checking**

Learn more at [www.tvtfcu.org](http://www.tvtfcu.org)

## FOR MORE INFORMATION VISIT [WWW.TVTFCU.ORG](http://WWW.TVTFCU.ORG)

### You Should Check Your Credit Report Once Every 12 Months

These are some reasons to do so:  
**IT'S AN IMPORTANT STEP IN REBUILDING AND MAINTAINING GOOD CREDIT.** Reviewing your credit report will help you make sure it is in good shape when you are ready to apply for new credit and enable you to monitor your progress if you are recovering from past credit problems.  
**IT'S AN IMPORTANT PART OF MANAGING YOUR PERSONAL FINANCES.** You should review your credit report just like you do your credit union/bank statements and credit card bills.  
**IT'S OFTEN THE FIRST INDICATOR THAT YOU ARE AN IDENTITY THEFT VICTIM.** If you find names you don't recognize, Social Security numbers that don't belong to you, or accounts that aren't yours, you might be a fraud victim. Get your free credit report from each of the national credit reporting agencies at [www.annualcreditreport.com](http://www.annualcreditreport.com).

*Educating  
Our Members*

