



WINTER 2023

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.

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.¹

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

E-STATEMENTS: get your
statements online through
our Virtual Branch. (You can
print them out if needed.)

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.

¹Contact us for more info.

This or That?



Whatever you choose...
We'll make it happen!

APPLY FOR OUR PERSONAL LOAN SPECIAL

**Funds can be used for debt consolidation,
vacations, home improvements, education and more!**

AS LOW AS	AS LOW AS	AS LOW AS	AS LOW AS	AS LOW AS
5.25%*	5.25%*	6.25%*	7.25%*	8.25%*
12 Months	24 Months	36 Months	48 Months	49 - 84 Months

**NOW OFFERING
EASY ONLINE SIGNING
OF LOAN DOCUMENTS!**

**APPLY ONLINE AT
WWW.TVTFCU.ORG**

or on our Mobile App, call us or stop in!

860-253-4780 - 800-749-8305

*Our Personal Loan Special is valid from January 1 - February 28, 2023. APR = Annual Percentage Rate.
Payment example: a \$5,000 loan at 6.25% apr for 36 months would be \$159.63 per month including credit disability
insurance for the primary borrower only. Rate may vary depending on various lending factors.

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 16

Presidents' Day
Monday, February 20

Easter Weekend
Friday, April 7 and
Saturday, April 8

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, on our Facebook page and online at www.WFSB.com.

FIND A FEE-FREE ATM

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

High School Seniors

who are members
can apply for our

\$500 Scholarship

Learn more 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



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 26 - 64)

- NO minimum required balance
- NO monthly service fee
- NO per-check charge
- FREE VISA ATM/Debit Card
- 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 displaying the CO-OP logo
- Basic Checks available for purchase
- Overdraft protection available from your primary savings

Additional Checking Accounts include:

myLife Checking
(ages 16 - 25)

myTime Checking
(ages 65 and over)

myChance Checking

MEMBER SAVINGS for TurboTax

TurboTax®, the #1 best-selling tax software, can help you get your taxes done right. File on your own, get help and advice from experts, or even have a dedicated expert do your taxes for you – with TurboTax, you're always guaranteed your maximum refund. **Take advantage of special member savings.**

Visit www.lovemycreditunion.org for more info.

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.

*Educating
Our Members*

