



WINTER 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.

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.

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.



Then and Now

Left: TVTFCU was originally located in a house located on Frew Terrace. Right: Our current location on South Road.



TVTFCU is Celebrating 90 Years!

This year, we celebrate 90 years and we couldn't be more grateful.

Since 1936, our story has been shaped by the people who have walked through our doors, trusted us with their goals, and allowed us to be part of their lives. Reaching this milestone isn't just about our longevity, it's about the generations of members who have stood with us, supported us, and grown with us.

For 90 years, we've watched members open their first accounts, buy their first cars, purchase homes, send children to college, and plan for their futures. Your

loyalty has allowed us not only to serve you, but to evolve and improve in ways that help you move through life with greater confidence in the financial decisions you make.

We're excited to celebrate this anniversary with you all year long through special offers, fun giveaways, prize drawings, and our 90th Anniversary Celebration coming this Spring. We hope you'll join us because this milestone belongs to you just as much as it belongs to us.

Thank you for being the heart of our credit union for the past 90 years.

Are you in need of cash?

Apply for a Home Equity Fixed Rate Loan or Home Equity Line of Credit

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

All members are welcome to attend our
ANNUAL MEETING ON WEDNESDAY, MARCH 25, 2026 AT 4:30 P.M. AT THE CREDIT UNION.

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 19 - CLOSED

Presidents' Day
Monday, February 16 - CLOSED

Easter Weekend
Saturday, April 4 - CLOSED

INCLEMENT WEATHER

TVTFCU does not follow school closings. When bad weather occurs we will post our delayed openings/early closings on our website www.tvtfcu.org, or online at www.WFSB.com.

FIND A FEE-FREE ATM

Text a zip code to 91989 to find the closest CO-OP ATM locations. For more ways to locate one visit our website at www.tvtfcu.org.

\$1,000 SCHOLARSHIP AWARD

High school seniors who are TVTFCU members can apply for our two scholarship awards. Learn more on our website at www.tvtfcu.org.

Tobacco Valley Teachers Federal Credit Union

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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

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 Inactive Account 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.

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

FOR MORE INFORMATION VISIT 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.

*Educating
Our Members*

