



### **An educated choice**

We would like to thank all of our members that replied to our recent Member Survey. It's important that you give us feedback as this is YOUR CREDIT UNION. We strive to offer the best financial services and products we can for you and your families financial needs. Here are answers to some frequent questions and comments. We hope this will assist you. Please don't hesitate to contact us at 860-253-4780 with any questions.

We're here to help you.

#### **Why don't you have an ATM machine?**

We do not have an ATM machine at the credit union because we felt you would be better served by being able to access thousands of FEE-FREE ATMs nationwide. We are a part of the CO-OP ATM Network and you can easily locate an ATM in these ways.

**Web:** Visit [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator). Choose ATM from the Search Location Type drop down menu. *Note: We do not participate in Shared Branches.*

**App:** Download the CO-OP ATM Locator app available on the App Store and Google Play.

**Text:** You can 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 FEE-FREE CO-OP ATM location. *Standard data/SMS fees may apply from your mobile phone carrier.*

**Phone:** Call 1-888-SITE-CO-OP (888-748-3266) to find a FEE-FREE CO-OP ATM location by telephone.

You can also utilize the CASH BACK option at retailers to "withdraw" cash from your Checking account. We also offer a drive-up window for your convenience.

#### **Can you raise your Savings rates?**

We recently raised our Money Market and Share Certificate rates! Please view our [current rates](#) on our web site at [www.tvtfcu.org](http://www.tvtfcu.org) under the Our Services tab or stop in.

#### **Can you offer Individual Retirement Accounts (IRA)?**

Not at this time. To benefit the majority of our members we invest our resources into a variety of other services and products.

#### **Can you offer additional office hours?**

We open at 8:00 a.m. on Mondays, Tuesdays, Thursdays and Fridays.

On Thursdays we are open until 5:00 p.m.

On Saturdays we are open from 9:00 a.m. - noon, to accommodate our members busy schedules.



We offer many [convenient services](#) which are available 24/7 for account management including:

**Virtual Branch** - which can be accessed on our web site. You can sign up for this service there as well or you can contact us.

**Mobile app** - which is available on the App Store and Google Play

**CARLA automated phone system** - which you can call at 860-253-6884 or 888-448-6670. You will need to enter your account number and PIN. If you do not have a PIN please contact us.

**Deposit Box** - which allows you to make deposits after regular business hours. These deposits will be posted the following business day. Our deposit box is located to the right of our front door, follow the brick sidewalk.

### **Do you have Certificates of Deposits (CD)?**

Yes, we do have them! They are called [Share Certificates](#) and offer a higher interest rate than our regular Savings accounts. We offer terms for one year, two years and three years. To view these rates, please visit our web site at [www.tvtfcu.org](http://www.tvtfcu.org) and under the Our Services tab click on Savings rates or stop in.

### **Why aren't you able to give me advice regarding my Health Savings Account (HSA)?**

#### **Will you offer a debit card for this type of account?**

Questions regarding your HSA account should be directed to your Human Resources department as they are ones that facilitate this service, while the credit union holds the funds for you. We may offer a HSA debit card in the future.

### **Do you offer Mortgages and other types of loans?**

Yes, we offer a variety of [Mortgages](#) including Mortgages in the state of Florida.

Our [additional loans](#) are listed below.

Members who live out-of-state are eligible for any of these loans.

- Car and Motorcycle Loans
- Recreational Vehicle Loans  
(Boats, RVs, Tow-behind Travel Trailers, Travel Trailers, ATVs, Dirt Bikes and Airplanes)
- Personal Loans
- Home Equity Fixed Rate Loans - *CT & MA properties only*
- Home Equity Lines of Credit (HELOC) - *CT & MA properties only*
- Share Secured Loan
- Share Certificate Secured Loan
- Classroom Cash Loans (for Teachers)
- Saver's Loan (to help build credit)
- Visa Classic & Visa Platinum Credit Cards

### **Can you offer lower loan rates and a fast approval?**

We strive to offer you the best rates that we can. You can always speak to our Loan Officer to find the best option for your needs. Approvals for loans are usually completed within 24 hours. We often have special loan offers which are always advertised on our web site.

**Do you offer an easy way for me to switch my accounts from my current financial institution to the credit union?**

Yes, we offer a [Switch Kit!](#) We want to make the process as simple as possible for our members. Our Switch Kit includes forms and easy-to-follow directions. You can access it on our web site or stop in and one of our Member Service Representatives will give you a copy and go over it with you.

**ADDITIONAL INFORMATION**

**CHECKING/SAVINGS ACCOUNTS AND DEBIT CARDS**

We offer a [FREE Mobile App](#) and our [FREE online Virtual Branch](#) which allows you to manage your accounts 24/7. We also offer an [Online Bill Pay Service](#) that helps make paying bills easy. Our Mobile App has a feature that allows you to load your credit cards and view their account balances.

Members can sign up for our [FREE E-statements](#) which are available for 18 months. Your e-statement can be viewed online in Virtual Branch and can be downloaded to your computer and printed out.

We offer a variety of [Checking Accounts](#) for a different age groups. Each type offers specific benefits. All of our Checking Accounts are FREE. There is only a cost for check orders which is much lower than most check retailers. Member age 65 and older can receive 1 FREE Money Order or Cashier's Check per month if they have a MyTime Checking Account.

A Cashier's Check can be made out to yourself without incurring a fee.

Our Youth Savings Account members ages 16 - 17 are able to receive a debit card with a parent/guardian co-signer.

Please note we do not charge a fee on our youth accounts.

We also do not charge a fee on our Savings, Checking, Club or Money Market Accounts.

We offer [direct deposit](#) for our Checking and Savings Accounts.

If you would like to transfer funds to an account you are connected to, contact a Member Service Representative to enable that for you.

We offer overdraft protection (from your primary Savings Account) for our Checking Accounts.

New debit cards with chip enhanced security are being distributed to members with each card renewal. If you wish to have a chip debit card sooner, please contact us.

We offer the [FREE CardNav App](#) which gives you control over your debit card usage. You can turn your card off and on which can help prevent fraud. Other features are also available.

If you are going to make a foreign purchase with your TVTFCU debit or credit card, please contact us so we can remove the foreign transaction block that we have in place for heightened security to protect you against possible fraud. This also includes traveling out of the country.

We offer Visa Gift Cards that can be used in multiple ways:

- use as a gift for any occasion
- use as a “spending” card for children
- use as a second form of payment, in addition to a debit card and/or credit card.

Note: Our Visa Gift Cards are not reloadable. They can be purchased for amounts from \$10.00 to \$1,000.

We offer two low rate [Visa Credit Cards - Visa Classic and Visa Platinum](#).

Our Visa Classic Credit Card offers ScoreCard Rewards. You can earn Bonus Points for every qualifying dollar you spend. You can then turn your purchases into amazing Merchandise, Travel or Experience rewards! Choose from top name brand items, unbelievable vacation getaways and valuable services. Reward options are continuously updated so you'll have the latest and greatest rewards to choose from.

We partner with CUNA Mutual Group to offer you [TruStage insurance products](#) which include: Auto and Home Insurance, Term Life Insurance, FREE Accidental Death and Dismemberment Insurance and a Health Insurance Program. CUNA Mutual Group mails information to our members throughout the year. If you do not want to receive these, you can contact them either from the contact information on the mail piece or by calling 800-428-3932, option 2.

[Additional services](#) we offer include:

Wire Transfers, Cashier Checks, Money Orders, Traveler's Checks, Notary Service and more!

We are pleased to let you know that based on the feedback, we will be offering Remote Check Deposit in 2019. Stay tuned for more information in the new year.

***As always, feel free to contact us with any questions or comments.  
Be sure to check our web site often for all the  
services we provide, special offers and announcements.***



***An educated choice***

**860-253-4780 or 800-749-8305**

**www.tvtfcu.org**

***“Not for profit, but for service.”***