



FALL 2017

Tobacco Valley Teachers FEDERAL CREDIT UNION

www.tvtfcu.org

A quarterly newsletter for our members.

Our Mission Statement

To provide our membership
with personalized,
convenient financial services.
"Not for profit, but for service."

International

**Credit Union Day
is October 19th**

Celebrate with us on
OCT. 19th, 20th & 21st



**Prize Drawings,
Give-a-ways & More!**
Visit our website for
more information.

www.tvtfcu.org

Did you know...

You can
**SKIP YOUR LOAN
OR VISA PAYMENT
TWICE A YEAR!**

We understand there
are times when you
need a little help.
Visit www.tvtfcu.org
to learn more.



Go Green SWEEPSTAKES*

*Enter for a Chance to win \$75.00!
3 Winners will be chosen.*

Effective November 1, 2017 we will be charging
a fee of \$1.00 per paper statement for members ages 18 - 64.

Sign up to receive FREE E-STATEMENTS!
Visit our website at www.tvtfcu.org
**When you sign up in October you will automatically be entered
for a chance to win \$75.00. Already getting E-statements?
Then you are also automatically entered.**

*The Go Green Sweepstakes is valid from October 1 - 31, 2017. E-statement sign up must happen during these dates or you must be currently receiving e-statements. You must have an online Free Virtual Branch account to be able to view your e-statement. Only one entry per person. Open to TVTFCU members ages 16 and over in good standing. Three (3) winners will be chosen at random to each receive \$75.00 on or around November 6, 2017. You must stay enrolled in e-statements through April 30, 2018.

Apply for our
Holiday Loan Special
to help with all your needs like
gifts, food, travel and more!

AS LOW AS
2.99%*
apr

Apply online at www.tvtfcu.org



*Our Holiday Personal Loan Special is valid from November 1 - December 31, 2017. APR = Annual Percentage Rate. Payment example: a \$500 loan at 2.99% apr for 12 months would be \$42.77 per month including credit disability insurance for the primary borrower only. Minimum loan amount is \$500. Rate may vary depending on various lending factors.

HOLIDAY CLOSINGS & HOURS

Columbus Day

Monday, October 9 - CLOSED

Veterans Day

Friday, November 10 - CLOSED

Thanksgiving

Thursday, November 23 - CLOSED

Friday, November 24

Open 9 a.m. - Noon

Saturday, November 25 - CLOSED

Christmas

Saturday, December 23

Open 9 a.m. - Noon

Monday, December 25 - CLOSED

Tuesday, December 26 - CLOSED

New Year's

Saturday, December 30

Open 9 a.m. - Noon

Monday, January 1 - CLOSED

Tuesday, January 2 - 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, on our Facebook page and online at www.WFSB.com.

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 iTunes App Store & Google Play

CARLA (24 Hour Audio Response)

860-253-6884

888-448-6670

Routing # 211176969



HOLIDAY CLUB SAVINGS ACCOUNT

*A great way to save all year
for the holidays.*

With our Holiday Club you can make deposits through payroll deduction, in person, or mail to reach your goal. The club matures the first week of November when we will transfer the full amount of your club to your share savings account.

**OPEN A HOLIDAY CLUB
BY DECEMBER 8TH**
and you'll be entered for a
CHANCE TO WIN \$50.00!

Holiday Club funds for 2017 club accounts will be transferred to your regular share savings account on:

November 1, 2017



Keep Your Finances Safe
This Holiday Season with the

CARDNAV APP
for your TVTFCU
ATM/Debit card 

**Simply turn your card off
and on as needed!**

YOU CAN ALSO:

- ▶ use GPS to restrict transactions to businesses within a designated area
- ▶ receive alerts when any types of transactions you specify take place to help identify and stop potential fraud from happening
- ▶ limit card use to specific merchants or purchases
- ▶ receive alerts when you're getting close to any personal spending limits you've set

STOP IN & PICK UP SOME VISA GIFT CARDS!

*They make
great stocking stuffers!*



We offer a variety of designs and a lower activation fee than most retailers.

Bank Account Scam

The Federal Reserve Bank of New York reports that scammers are telling people they can pay their bills using so-called "secret accounts" or "Social Security trust accounts" and routing numbers at Federal Reserve Banks. In exchange for personal information, like Social Security numbers, people get what they think is a bank account number at a Federal Reserve Bank. But this really is just a way to get your personal information, which scammers can then sell or use to commit fraud, like identity theft. Keep in mind that people do not have accounts at Federal Reserve Banks. Only banks can bank at the Federal Reserve.

**Educating
Our Members**

SOURCE: www.consumer.ftc.gov

