



FALL 2019

# Tobacco Valley Teachers FEDERAL CREDIT UNION

[www.tvtfcu.org](http://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 17th

Celebrate with us on

**OCT. 17<sup>th</sup>, 18<sup>th</sup> & 19<sup>th</sup>**



**Local Service.  
Global Reach.**

**Prize Drawings,  
Give-a-ways & More!**

**Did you  
know...**

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

We understand there  
are times when you  
need a little help.

Visit [www.tvtfcu.org](http://www.tvtfcu.org)  
to learn more.

## OCTOBER CAR LOAN SPECIAL All New, Used & Refinanced Cars\*



**SCORE**  
a Great  
**CAR LOAN**  
at...

*BONUS: Receive a Bucket Full of Car Cleaning Supplies With Your Car Loan! While supplies last.*

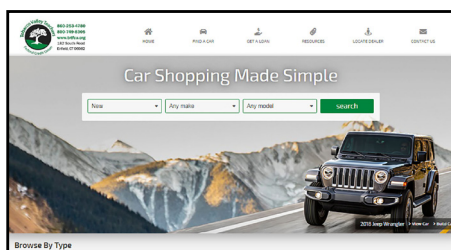
## the Tobacco Valley Teachers Federal Credit Union!

AS LOW AS  
**2.75%<sup>\*</sup>**  
apr  
3 Years

AS LOW AS  
**3.00%<sup>\*</sup>**  
apr  
4 Years

AS LOW AS  
**3.25%<sup>\*</sup>**  
apr  
5 Years

AS LOW AS  
**3.50%<sup>\*</sup>**  
apr  
6 & 7 Years<sup>1</sup>



**Remember to  
visit our online  
Auto Buying  
Resource Center!**

**APPLY ONLINE at [www.tvtfcu.org](http://www.tvtfcu.org)  
on our Mobile App, Call Us or Stop In!  
860-253-4780 - 800-749-8305**

\*Valid October 1 - 31, 2019. APR = Annual Percentage Rate. Your rate may vary from the disclosed rate and will be determined by various lending factors. Payment Example: A \$10,000 car loan financed for 48 months at 3.00% apr would be \$230.72 per month including Credit Disability Insurance. We do not refinance existing TVTFCU loans. Guaranteed Asset Protection Insurance (GAP) is available for \$350 (e), a lower cost than at most car dealers.  
<sup>1</sup>7 years for new cars only.

## HOLIDAY CLOSINGS & HOURS

### Columbus Day

Monday, October 14 - CLOSED

### Veterans Day

Monday, November 11 - CLOSED

### Thanksgiving

Thursday, November 28 - CLOSED

Friday, November 29

Open 9 a.m. - Noon

Saturday, November 30 - CLOSED

### Christmas

Tuesday, December 24 - CLOSED

Wednesday, December 25 - CLOSED

### New Year's

Tuesday, December 31 - CLOSED

Wednesday, January 1 - 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).

## 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



## Visa Credit Card Special Offer

# 3.99%<sup>\*</sup>

apr

For 12 Months  
Visa Classic and Visa Platinum

On All Purchases,  
Balance Transfers &  
Cash Advances made  
from October 1 -  
December 31, 2019.\*

**NO ANNUAL FEE! NO CASH ADVANCE FEE!  
NO BALANCE TRANSFER FEE!**

**\*FOR DETAILS & TO APPLY VISIT [WWW.TVTFCU.ORG](http://WWW.TVTFCU.ORG)**

## 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, at which time we will transfer the full amount to your share savings account.

**OPEN A HOLIDAY CLUB  
BY DECEMBER 6TH**  
and you'll be entered for a  
**CHANCE TO WIN \$50.00!**

Current Holiday Club Members: Your funds for 2019 will be transferred to your regular share savings account on:

**November 5, 2019**

Please donate to our Toy Drive  
and CU4Kids Children's Miracle  
Network donation drive!  
Contact us for more info or  
visit our website at  
[www.tvtfcu.org](http://www.tvtfcu.org).

## STOP IN & PURCHASE SOME VISA GIFT CARDS!

*They make great stocking stuffers!*



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

## Fraud Threat Called Phishing

When internet fraudsters impersonate a business to trick you into giving out your personal information, it's called **PHISHING**. Don't reply to email, text, or pop-up messages that ask for your personal or financial information. Don't click on links within them either – even if the message seems to be from an organization you trust, it isn't. Legitimate businesses don't ask you to send sensitive information through insecure channels. Don't reply, or call phone numbers provided in the message, either. These messages direct you to spoof sites – sites that look real but whose purpose is to steal your information so a scammer can run up bills or commit crimes in your name. Area codes can mislead, too. Some scammers ask you to call a phone number to update your account or access a "refund." But a local area code doesn't guarantee that the caller is local.

SOURCE: Federal Trade Commission

*Educating  
Our Members*

