



SPRING 2018

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 service.
"Not for profit, but for service."

TEACHER APPRECIATION WEEK MAY 7th- 12th

Stop into the credit union
that week to get your
FREE ACADEMIC PLANNER!
Plus enter for a chance
to win a financial video
game for your class.

**APPLY FOR OUR
TEACHER GRANT!**



**We Offer
VISA GIFT CARDS**
with a lower activation fee
than most retailers!

The perfect gift for
Mother's and Father's Day,
Graduations, Bridal Showers,
Weddings... We offer
a variety of designs
you can choose from.

Did you know...

We now offer RFID sleeves
for your TVTFCU debit card
and/or Visa credit card.
These sleeves help prevent
hackers from scanning your
card information. Additional
sleeves can be purchased
for \$1.00 each.

Spring is in the Air!

Are you house hunting?
Thinking about making some home improvements?
We can help!



MORTGAGES

We offer a variety of Mortgages to fit our
members needs including: Conventional,
Adjustable Rate Mortgages (ARM), FHA, VA
and Reverse Mortgages.

Buying a home in Florida?

Our mortgage partner, Allanach Mortgage
Group also offers mortgages in Florida.



MORTGAGE EXPRESS

Great for those looking to pay-off their
mortgage in 10 years or less without
going through the added time and
expense of a residential first mortgage
refinance.

FIXED RATE HOME EQUITY LOANS

Your home is one of the greatest as-
sets you will ever own. Our fixed rate
equity loans gives you the opportunity
to use this asset in order to pay off high
interest credit card bills, outstanding
loans, or even just to do some home
improvements.

**Contact our Loan Officer
for more information at
860-253-4780 or 800-749-8305.**

HOME EQUITY LINE OF CREDIT

A home equity line is a form of revolving
credit, in which your home serves as collat-
eral. Our home equity line of credit has
a variable rate of (Prime + 0) and consists
of a "draw period" of 10 years, and a repay-
ment term of 15 years thereafter. Let your
home work for you.

LEARN MORE AND EASILY APPLY ONLINE AT WWW.TVTFCU.ORG

WE ALSO OFFER HOME INSURANCE!

This is offered through our insurance partner at discounted rates for credit union mem-
bers! For more information contact Len Whitten of Liberty Mutual Insurance (a partner
of CMFG Life Insurance Company/CUNA Mutual Group) at 860-683-2600 x52302.

HOLIDAY CLOSINGS

Easter Weekend
Fri., March 30 and Sat., March 31

Memorial Day
Monday, May 28

OPEN A SUMMER PAY CLUB

To help our members meet their expenses during the summer, the credit union offers a dividend-bearing solution called the Summer Pay Club account. This allows you to easily plan your summer finances according to what best fits your bi-weekly needs.

The disbursements this year are:

**June 26, July 10, July 24,
August 7 and August 21.**

Please be sure you have your TVTFCU ATM/Debit Card so you can access your funds the day of disbursement. If you need to order a card contact us at 860-253-4780 or 800-749-8305. It can take up to 2 weeks for the card to arrive. Remember to let us know your summer address and phone number in case we need to contact you. Also let us know if you will be traveling so your debit card does not get blocked.

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 iTunes & Google Play

CARLA
(24 Hour Audio Response)
860-253-6884
888-448-6670

Routing # 211176969



APRIL IS YOUTH MONTH

**Each Time a Youth Member
Makes a Deposit in April
They Get an Entry for a
Chance to Win Great Prizes!**



We randomly choose
one Kirby Kangaroo member
and one iSave Teen member,
in a 3 month period, to win
\$25.00! The next winner will be chosen in July.



HIGH SCHOOL SENIORS: Apply for Our Scholarship Award

Applications are available to download from
our web site or stop in to pick one up.

Applications must be submitted to us by May 1, 2018.

Learn more at www.tvtfcu.org

Don't have a Youth Account?

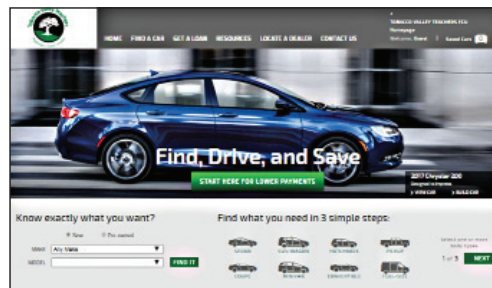
**Open one today. We deposit the
first \$5.00 in each new youth account!**

FUN KIDS STUFF!

- Cookies on Fridays
- Stop in & guess the amount of jelly beans in the jar
- Get a Kids Money Guide
- Find the "robots" and Get a Prize
- Activity & Coloring Sheets
- Waiting Area With Toys

Have You Visited Our New Auto Buying Resource Center?

Research thousands of vehicles in our
massive inventory and so much more!
Your next car is waiting for you.
Learn more at www.tvtfcu.org



Beware of These Scams

TAX COLLECTION SCAM - You receive a call or a letter saying you owe taxes. They demand you pay immediately, often with a debit card or wire transfer. They threaten serious consequences if you don't pay.

VERIFICATION SCAM - You receive an email or text message that requires you to verify your personal information. The message often includes a link to a phishing web site that collects the data and imbeds malware.

WHAT SHOULD YOU DO? Hang up and ignore any pop-up, email or text messages. Remember the IRS does not contact you through phone calls, email and text messages or social media. Call the Federal Trade Commission to report it at 800-366-4484.

*Educating
Our Members*

