



SUMMER 2018

Tobacco Valley Teachers FEDERAL CREDIT UNION

An educated choice

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."

Going on VACATION?

Read this helpful info:



Download the FREE CardNav App which allows you to turn your debit card off and on. This can help stop fraud. Plus it has more great features.

PLEASE NOTIFY US if you will be traveling this summer so we can prevent your debit card from being blocked.

Access thousands of FEE-FREE CO-OP ATMS nationwide. 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 location.

PLEASE NOTIFY US if you will have a different address and/or phone number in case we need to contact you.

Have a Great Summer!

**Standard data/SMS fees may apply from your mobile phone carrier.*

Relax this Summer

with a little help from your friends at TVTFCU!



SUMMER LOAN SPECIAL

| RATE AS LOW AS |
|----------------|----------------|----------------|----------------|
| 4.50%* | 5.50%* | 6.50%* | 7.50%* |
| APR | APR | APR | APR |
| 12 Months | 24 Months | 36 Months | 48 Months |

You can relax knowing that you can use the money for a pool, vacations and more.

A Personal Loan can be used for anything!



APPLY NOW at WWW.TVTFCU.ORG

**Our Summer Personal Loan Special is valid from June 1 - August 31, 2018. APR = Annual Percentage Rate. Terms for 49 months to 84 months are also available. Payment example: a \$5,000 loan at 6.50% apr for 36 months would be \$158.07 per month including credit disability insurance for the primary borrower only. Rate may vary depending on various lending factors. **You have the option to defer your first payment to September 30, 2018. Interest will continue to accrue on the loan.*

HOLIDAY CLOSINGS

Independence Day
Wednesday, July 4

Labor Day
Monday, September 3

IMPORTANT

SUMMER PAY CLUB INFO

Remaining disbursements are:

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

Remember to let us know your summer address and phone number in case we need to contact you.

For summer travel, we recommend that you bring multiple forms of payment such as a debit card, credit card, cash...

You could also purchase a gift card from us as well. Our gift cards can be loaded with a minimum of \$10 and up to \$1,000.

Please remember to fill out a Travel Notification Form.

APPLY FOR OUR TEACHER GRANT BY OCT 1.

TVTFCU offers two grants, up to \$500 each. For more information visit www.tvtfcu.org.

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



Back to School Shopping?

Apply for one of our
LOW RATE Visa Credit Cards.
Stop paying those high interest rates!

VISA PLATINUM

9.99% apr

VISA CLASSIC

11.88% apr

PLUS WE OFFER:

NO ANNUAL FEE

NO BALANCE TRANSFER FEE

NO CASH ADVANCE FEE

Apply Online at www.tvtfcu.org

**\$100 CASH REWARD
WITH EVERY NEW LINE**

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

- \$50 Cash Reward for lines transferred into the program, up to 3 lines*
- \$50 Loyalty Cash Reward every year for each line activated or transferred, up to 3 lines* and more! Visit www.lovemycreditunion.org

*3 lines total, includes all activated and transferred lines

Are the kids off to college soon?

Get them ready with our
myLife Checking Account

- FREE Mobile App, Online Banking, Debit Card and more
- Fee-Free ATM Network Access
- No Monthly Service Fee
- .25% discount on a First Time Car Loan
- .25% discount on a First Time Personal Loan
- and more!

**Open an account
for them today!**

Have You Seen Our New Online Auto Buying Resource Center?

You can search thousands of cars nationwide, find and price out your next car in minutes, save your car searches, get an estimated monthly loan payment and apply for a low rate loan from TVTFCU and more!

VISIT WWW.TVTFCU.ORG

CONVENIENTLY MANAGE YOUR ACCOUNT(S) WITH OUR FREE SERVICES

Virtual Branch - Online Bill Pay NOW with E-Bill!
Mobile App - CardNav App - E-Statements
24/7 Phone Response System - Night Deposit Box

Publishers Clearing House Scam

The scam starts with a call or letter saying you've won the Publishers Clearing House sweepstakes. But to collect your prize, they say, you need to send money to pay for fees and taxes. Typically you'll be asked to send money by Western Union or MoneyGram, or by getting a reloadable card or gift card. Scammers ask you to pay these ways because it's nearly impossible to trace the money — and you'll almost never get it back. Some will send you a realistic-looking fake check in the mail. You're told that, to claim your prize, you need to deposit the check and send some of the money back for made-up expenses. But when the check you deposit bounces — even after it seemed to clear — you may be on the hook for the money you spent. If anyone asks you to pay for a prize, report it to the Federal Trade Commission.

**Educating
Our Members**

SOURCE: Federal Trade Commission

