



WINTER 2021

# Tobacco Valley Teachers FEDERAL CREDIT UNION

[www.tvtfcu.org](http://www.tvtfcu.org)

A quarterly newsletter for our members

1936 - 85th Anniversary - 2021

## 85 Years of Helping Our Members Achieve Their Dreams.

### Our Mission Statement

Tobacco Valley Teachers  
Federal Credit Union  
is a member-owned financial  
institution committed to providing  
products and services to meet  
each member's financial needs.  
We pledge to deliver personalized,  
competitive and high-quality service.

### GET ORGANIZED



Let us help you keep your finances organized and de-clutter your paperwork with the variety of FREE services we offer.

**MOBILE BANKING APP:** on-the-go account access with Remote Check Deposit.<sup>1</sup>

**VIRTUAL BRANCH:** manage your account(s) online and keep track of your finances.

**E-STATEMENTS:** get your statements online through our Virtual Branch. (You can still print them out if needed.)

**ONLINE BILL PAY:** pay your bills online with a simple click. Save time and money by not buying envelopes and stamps!

**DIRECT DEPOSIT:** have your paycheck deposited right into your account.

**SHREDDER ON-SITE:** shred documents to prevent fraud.

<sup>1</sup>Contact us for more info.



## Make Your Dreams Come True With Our Just For You Loan

AS LOW AS	AS LOW AS	AS LOW AS
<b>3.85%*</b>	<b>4.85%*</b>	<b>5.85%*</b>
APR	APR	APR
12 Months	24 Months	36 Months

*Use the funds for home improvements,  
education, debt consolidation and more!*

**\$5,000  
3 Year Loan  
Monthly Payment  
ONLY  
\$156.14!**

*Additional terms available.*

**APPLY ONLINE AT  
WWW.TVTFCU.ORG**

**NOW OFFERING EASY ONLINE SIGNING  
OF LOAN DOCUMENTS!**

Contact our Loan Department  
staff with any questions.

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

\*Our Just for You Personal Loan Special is valid from January 1 - February 28, 2021. APR = Annual Percentage Rate. Terms for 49 months to 84 months are also available. Payment example: a \$5,000 loan at 5.85% apr for 36 months would be \$156.14 per month including credit disability insurance for the primary borrower only. Rate may vary depending on various lending factors.

## HOLIDAY CLOSINGS

Martin Luther King, Jr. Day  
Monday, January 18

Presidents' Day  
Monday, February 15

Easter Weekend  
Friday, April 2 and  
Saturday, April 3

## 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).

## FIND A FEE-FREE ATM

Text a zip code to 91989 to find the closest CO-OP ATM locations.

## High School Seniors

who are members  
can apply for our

**\$500 Scholarship**

Learn more at

[www.tvtfcu.org](http://www.tvtfcu.org)

## Tobacco Valley Teachers Federal Credit Union

182 South Road  
Enfield, CT 06082

[www.tvtfcu.org](http://www.tvtfcu.org)

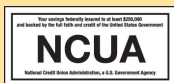
860-253-4780  
800-749-8305 (Toll Free)  
860-253-4785 (Fax)  
msr@tvtfcu.org (Email)

Mobile Banking App available  
on the App Store & Google Play

CARLA  
(24 Hour Audio Response)

860-253-6884  
888-448-6670

Routing # 211176969



## We Offer a Variety of Loans for All Your Needs



### VEHICLE & RECREATIONAL VEHICLE LOAN

- New & Used
- Cars, Boats, RVs, Motorcycles (and more)

### FIXED HOME EQUITY LOAN

- Fixed Rate
- Use the funds for anything!

### HOME EQUITY LINE OF CREDIT

- Variable Rate
- Borrow what you need, when you need it
- Use the funds for anything!

### MORTGAGES

- Conventional, FHA, VA, Reverse Mortgages  
and Adjustable Rate Mortgages (ARM)

### MORTGAGE EXPRESS

- For those looking to pay-off their mortgage  
in 15 years or less. **NO closing costs!**

### PERSONAL LOAN

- Borrow up to \$25,000 (with two signatures)
- Use the funds for anything!

### SAVER'S LOAN

- Helps you build a savings account and repair  
your credit

## Open a Checking Account Today!

### myChoice Checking (ages 26 - 64)

- NO minimum required balance
- NO monthly service fee
- NO per-check charge
- FREE VISA ATM/Debit Card
- FREE Direct Deposit Available
- FREE Online Virtual Branch & Bill Pay
- FREE Mobile Banking App
- FREE E-statements
- FREE Account access by phone 24/7  
(CARLA Audio Response System)
- FEE-FREE transactions at ATM's displaying  
the CO-OP logo
- Basic Checks available for purchase
- Overdraft protection available from  
your primary savings

### Additional Checking Accounts include:

#### myLife Checking

(ages 16 - 25)

#### myTime Checking

(ages 65 and over)

#### myChance Checking

### PRIVACY NOTICE

TVTFCU is committed to protecting the privacy of our members. Please take a moment to review our privacy notice on our website, [www.tvtfcu.org](http://www.tvtfcu.org). If you have any other questions after reading this information, please contact us at 860-253-4780 or toll free at 800-749-8305. Privacy notices will be mailed to members who request it by phone.

**STAY TUNED FOR OUR NEW WEBSITE COMING SOON!**

## You Should Check Your Credit Report Once Every 12 Months

These are some reasons to do so:

**IT'S AN IMPORTANT STEP IN REBUILDING AND  
MAINTAINING GOOD CREDIT.** Reviewing your credit

report will help you make sure it is in good shape when you are ready to apply for new credit and enable you to monitor your progress if you are recovering from past credit problems.

**IT'S AN IMPORTANT PART OF MANAGING YOUR PERSONAL FINANCES.**

You should review your credit report just like you do your credit union/bank statements and credit card bills.

**IT'S OFTEN THE FIRST INDICATOR THAT YOU ARE AN IDENTITY THEFT VICTIM.**

If you find names you don't recognize, Social Security numbers that don't belong to you, or accounts that aren't yours, you might be a fraud victim.

Get your free credit report from each of the national credit reporting agencies at [www.annualcreditreport.com](http://www.annualcreditreport.com).

*Educating  
Our Members*

