



SUMMER 2017

# Tobacco Valley Teachers FEDERAL CREDIT UNION

*An educated choice*

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

## **Download the FREE CARDNAV APP**

for debit card control



**Simply turn it 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
- ▶ set personal spending limits that help you stay within your budget goals
- ▶ limit card use to specific merchants or purchases
- ▶ receive alerts when you're getting close to any personal spending limits you've set

Available on the  
iTunes App Store  
& Google Play

# Summer Special Personal Loan Rates Cut in Half

Make your dreams  
come true this summer  
with a loan from your  
credit union!



## **Plus You Can Defer Your 1st Payment to September 30, 2017!\*\***

*Want to take a vacation? Need to consolidate debt?  
A Personal Loan can be used for anything!*

APR WAS	APR NOW	
8.50%	4.25%*	12 Months
9.00%	4.50%*	24 Months
9.50%	4.75%*	36 Months
10.00%	5.00%*	48 Months
11.50%	5.75%*	Up to 84 Months

## **APPLY NOW at WWW.TVTFUCU.ORG**

**Contact our Loan Department staff with any questions.**

\*Our Summer Personal Loan Special is valid from June 1 - August 31, 2017. APR = Annual Percentage Rate. Payment example: a \$5,000 loan at 4.75% apr for 36 months would be \$153.93 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, 2017. Interest will continue to accrue on the loan. Excludes all Home Loans, Classroom Cash Loan and Visa Credit Cards.

### HOLIDAY CLOSINGS

Independence Day  
Tuesday, July 4

Labor Day  
Monday, September 4

### SUMMER PAY CLUB INFO

The remaining disbursements  
this year are:

**July 11, July 25,  
August 8 and August 22.**

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

### APPLY FOR OUR TEACHER GRANT

TVTFCU offers two grants, up to  
\$500 each. For more information  
visit [www.tvtfcu.org](http://www.tvtfcu.org).

### ANNUAL AUDITS

Our private accounting firm, Bardaglio, Hart & Shuman will be soon be conducting their annual audit. The accounts chosen for verification are picked randomly. If you receive a verification request from them and have questions please call the auditors directly and not the credit union. Their phone number will be on the statement. Thank you.

### 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 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](http://www.tvtfcu.org)**

### Member Reward from SPRINT!

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

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

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate  
your cash rewards.

## 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!**

## Access Thousands of **FEE-FREE ATMs Nationwide**

Text a zip code to 91989 to find the closest FEE-FREE CO-OP ATM locations. You will receive a text back within seconds telling you the nearest location. Visit our web site at [www.tvtfcu.org](http://www.tvtfcu.org) for more ways to locate a FEE-FREE ATM.



## 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

### Fake Emails Can Cost You Thousands

Think you got an email from a business you know? Scammers sometimes use emails that look legit to trick you into sending money to them.

The email might say it's from a real estate professional you're working with, telling you there's a last-minute change and you should now wire your closing costs to a different account. Or it could seem to be an email – with an invoice – from your utility company, telling you to wire payment. Whatever the story, if you wire that money, it goes to the scammer – and you may never see your money again. These scammers might get your information by hacking into a business. Once they know about you, they send an email that seems to come from the business, telling you where to send money. Learn how to protect your information at [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

**Educating  
Our Members**



SOURCE: Federal Trade Commission