



WINTER 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.”

## **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:** download from the iTunes App Store or Google Play

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

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

**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

*Wishing all of our members a Happy and Prosperous New Year!*

## **Tobacco Valley Teachers Federal Credit Union CEO to Retire**



*Myrijam Meserve  
Manager/CEO*

The Tobacco Valley Teachers Federal Credit Union's (TVTFCU) Manager and Chief Executive Officer (CEO) Myrijam Meserve has announced her retirement which will be effective in April of 2017.

Myrijam began her career with TVTFCU in 1989 as the Assistant Manager when the credit union was located on Hazard Avenue in Enfield. In 2004 she was promoted to the position of Manager and CEO at the current location on South Road. During that time period she oversaw the incremental move from Hazard Avenue that took place in 1996. The decision was made to purchase the Enfield Dairy Bar and renovate it so members could enjoy a larger, improved credit union that offered additional services and products. Under Myrijam's leadership, TVTFCU has grown to serve almost 3,900 members and approximately \$42,650,000 in assets.

“Myrijam is a valuable asset to our credit union. She has been a professional and loyal manager and has upheld the credit union's philosophy, aims, and goals.” said Jack Kertenis, President of the Board of Directors. “She is a leader that has carried us through a very tough economy and has improved our asset value in these trying economic times. Myrijam has earned the respect of her employees and board members by her leadership and her genuine concern and caring for them. I am confident that the TVTFCU will continue to move forward because of her leadership and the training she has given to her staff.”

Lori Triba, Assistant Manager, will become TVTFCU's new Manager and CEO. Lori started her career at the credit union in 1992 as a Member Service Representative, then in 1996 became the Loan Officer and later the Mortgage Loan Officer. She moved into the role of Assistant Manager in 2004.

“It has been an honor and a privilege to have worked with Myrijam over the years. She is an admirable credit union leader who always exemplifies what dedication, commitment, passion and teamwork are all about. As a result, the credit union has grown significantly and numerous new products and services have been implemented under her prosperous leadership.” said Lori. The credit union will continue to provide exceptional member service along with quality financial services and products.



*Lori Triba  
Assistant Manager*

### HOLIDAY CLOSINGS

Martin Luther King, Jr. Day  
Monday, January 16

Presidents' Day  
Monday, February 20

Good Friday/Easter  
Friday, April 14 and  
Saturday, April 15

### 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).



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### Tobacco Valley Teachers Federal Credit Union

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800-749-8305 (Toll Free)  
860-253-4785 (Fax)  
[msr@tvtfcu.org](mailto:msr@tvtfcu.org) (Email)

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For details about each account visit  
**[WWW.TVTFCU.ORG](http://WWW.TVTFCU.ORG)**.



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

There 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**

