



# Tobacco Valley Teachers

FEDERAL CREDIT UNION

An educated choice

www.tvtfcu.org

**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

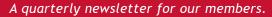


Simply turn it off and on as needed.

### **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 Loan Special O O OFF Loans • Loans • Loans

Plus You Can Defer Your 1st Payment to September 30, 2016!\*



Need to replace your car? College expenses coming up? Ready for that boat you've always wanted?

# APPLY NOW at WWW.ITVTFCU.ORG

Contact our Loan Department staff with any questions. 860-253-4780 or 800-749-8305

\*.80% apr off of all consumer loans is valid June 1 - August 31, 2016. Excludes Home Loans, Visa Credit Cards and our Classroom Cash Loan. We do not refinance existing TVTFCU loans. Interest will continue to accrue on the loan if payment is deferred.

### **HOLIDAY CLOSINGS**

Independence Day Monday, July 4

Labor Day Monday, September 5

### SUMMER PAY CLUB INFO

The remaining disbursements this year are:

July 12, July 26,

August 9 and August 23.

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.

### **ANNUAL AUDITS**

Our private accounting firm Bardaglio, Hart & Shuman will be conducting their annual audit this summer. 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.

### **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









# **80**<sup>th</sup> Anniversary



Visit www.tvtfcu.org for more information.

**One Grand Prize Winner Gets** 

> Ten Prize Winners Get

### **Classroom Cash Loan**



Need help buying school supplies for your students? Borrow up to \$500 and repay \$50 a month for 10 months!

\*Visit our web site www.tvtfcu.org for more information.

## 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!

### **Scammers & iTunes Gift Cards**

The latest scam method: iTunes gift cards. To convince you to pay for something, scammers might pretend to be with the IRS and say you'll be arrested if you don't pay back taxes right now. Or pose as a family member or online love interest who needs your help fast. But as soon as you put money on a card and share the

**Educating Our Members** 

code with them, the money's gone for good. If you're not shopping at the iTunes store, you shouldn't

be paying with an iTunes gift card. Other payment methods scammers might ask for include Amazon gift cards, PayPal, reloadable cards like MoneyPak, Reloadit, or Vanilla, or by wiring money through services like Western Union or MoneyGram. Government offices won't require you to use these payment methods. If you get targeted by a scam like this, report it to the FTC at ftc.gov/complaint.

SOURCE: Federal Trade Commission