



WINTER 2016

# Tobacco Valley Teachers FEDERAL CREDIT UNION

*An educated choice*

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

*A quarterly newsletter for our members*

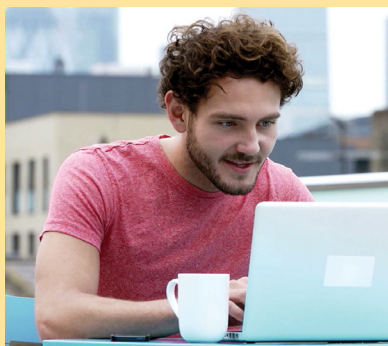
**Our Mission Statement**  
To provide our membership  
with personalized,  
convenient financial service.  
"Not for profit, but for service."

## It's Our **80<sup>th</sup>** Anniversary!

**1936 - 2016**

Celebrate with us all year long as we will be offering a variety of promotions. We are extremely proud of our longevity and are honored to have helped so many of our members over the years. We look forward to serving you and your families for many years to come.

## GET ORGANIZED



**MOBILE BANKING APP**

**E-STATEMENTS**

**ONLINE VIRTUAL BRANCH**

**ONLINE BILL PAY**

**DIRECT DEPOSIT & MORE**

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

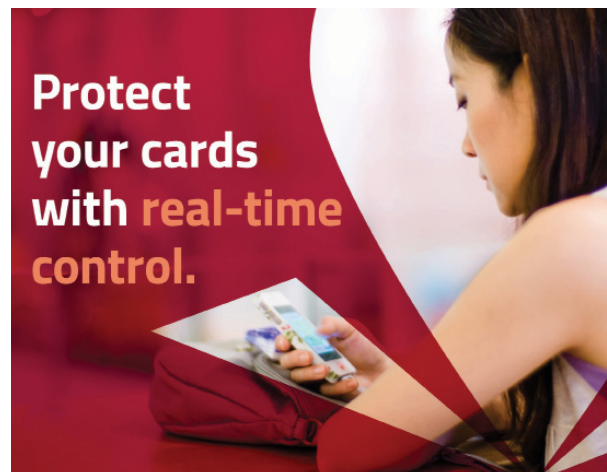
**COMING SOON!**

## CardNav App for Debit Card Control

We are pleased to announce a new and exciting benefit for our debit cardholders. We will soon be offering a free app called **CardNav by CO-OP**, which lets you manage your TVTFCU debit card by remote control from your smartphone or tablet.

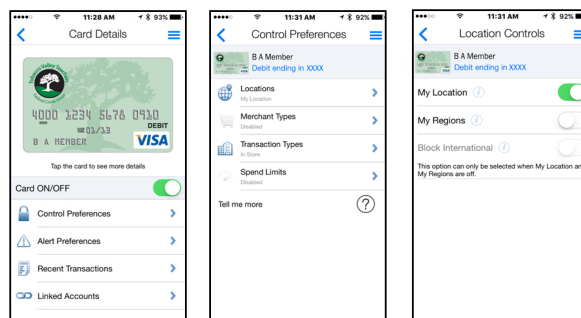


CardNav lets you control when, where and how your debit card is used. It can even provide instant updates to help manage your budget and help identify and stop potential fraud from happening.



### **BENEFITS:**

- ▶ 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 real-time, in-app alerts that let you stop unauthorized purchases before they are complete
- ▶ receive alerts when you're getting close to any personal spending limits you've set



The CardNav will be available for download at the Apple App Store and Google Play.



Visit our web site often for the latest news

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

### HOLIDAY CLOSINGS

Martin Luther King, Jr. Day  
Monday, January 18

Presidents' Day  
Monday, February 15

Good Friday/Easter  
Friday, March 25 and  
Saturday, March 26

### 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) and on WFSB Channel 3 and on their web site [www.wfsb.com](http://www.wfsb.com).



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

**High School Seniors**  
who are members  
can apply for our

**\$500 Scholarship**

Download an application  
from our web site or stop in.  
[www.tvtfcu.org](http://www.tvtfcu.org)

### Tobacco Valley Teachers Federal Credit Union

182 South Road  
Enfield, CT 06082

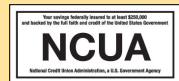
[www.tvtfcu.org](http://www.tvtfcu.org)

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

Mobile Banking App available  
on iTunes & Google Play

CARLA  
(24 Hour Audio Response)  
860-253-6884  
888-448-6670

Routing # 211176969



## Stay tuned for our upcoming **CAR LOAN SPECIAL**



- **Low Loan Rates**
- **Easy Online Application**
- **Local Service, "no corporate office"**
- **Discounted Auto Insurance**
- **Low Cost GAP Insurance**
- **Low Cost Credit Life & Credit Disability Insurance**

## Services to Start Your New Year Off Right

- Checking Accounts with benefits
- Youth Accounts
- Visa Debit Card
- Fee-Free ATM Network
- A Variety of Loans & Mortgages
- Visa Credit Cards
- Holiday Club Account
- Summer Pay Club Account
- Health Savings Account (HSA)
- Share Certificates
- Insurance: Term, Life, Auto, Homeowners & a Health Insurance Program

**Call Us Today for  
Information about these and  
more services or visit our web site**

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

## Looking to Buy a Home or Refinance?

### Mortgages offered include:

Conventional, Adjustable Rate Mortgages (ARM), FHA, Reverse Mortgages and VA. Our **Mortgage Express** is a beneficial option for those looking to pay off their mortgage within 10 years with no closing costs! Contact us to discuss which is right for you and get pre-qualified. We'll calculate how much of a mortgage you can comfortably afford.



### Fraud Prevention at TVTFCU

We urge you to monitor your accounts daily for any suspicious activity, especially in light of the recurring merchant card breaches. Though we have fraud monitoring in place; the first line of defense is you, the member. Please notify us immediately if you notice anything unusual on your account. Time is of the essence in preventing further fraudulent activity.

**Educating  
Our Members**

After regular business hours call:  
**Visa Debit Card 800-554-8969**  
**Visa Credit Card 800-237-6211**

You can utilize the following free services to access your account 24/7:  
Online Virtual Branch, Mobile Banking App  
Automated Phone Service called CARLA: 860-253-6884 or 888-448-6670

