

# THE STAR NEWS

777 EAST MAIN STREET  
TORRINGTON, CONNECTICUT 06790

SUPERIOR TREATMENT AND RESPECT  
WWW.TMTFCU.ORG

Star Line: 860-201-0002

## LOAN RATES:

**New Vehicle Loans:** as low as 2.99% APR to qualified borrowers

**Home Equity Loans/Line of Credit:** Please call for rates & info.

**Used Vehicle Loans:** as low as 3.99% APR to qualified borrowers

**Signature Loans:** as low as 10.99 APR to qualified borrowers

**Share Secured Loans:** 3% APR over current savings & CD rates

Minimum rate is 3.99% APR

**VISA CREDIT CARDS:**  
11.9% APR Fixed rate.

No annual fee.

Check out our website at [www.tmtfcu.org](http://www.tmtfcu.org) for a complete list of rates.

## OFFICE HOURS:

**MON, TUES, WED-**  
8:00 AM TO 5:00 PM

**THURS-**  
8:00 AM TO 6:00 PM  
DRIVE-THRU TIL 6:30 PM

**FRI-**  
8:00AM TO 5:00 PM  
DRIVE THRU TIL 5:30 PM

**SAT-**  
9:00AM TO 12:00 NOON  
**CLOSED SUNDAY**

### HOLIDAY CLOSINGS:

01-02-12 -NEW YEARS DAY  
(OBSERVED)

01-16-12- MLK DAY

02-20-12 PRESIDENTS DAY



## STAR ONLINE

### 24 HOURS A DAY!

### 7 DAYS PER WEEK!



That is how often you can manage your accounts via **STAR ONLINE!**

By going to [www.tmtfcu.org](http://www.tmtfcu.org) and selecting Home Financial Services.

Enter your login I.D. (account number) and your security code (password) where prompted.

You can obtain immediate balances!

Transact immediate transfers!

Obtain 23 month account histories!

Update your e-mail address! Request E-Statements! Nickname your accounts! And.....

**Coming Soon!!: FOR E-STATEMENT MEMBERS ONLY: Electronic Share Draft Cancelled Check Copies**

All transactions are real time! No more waiting!

If you haven't already.....**ENROLL TODAY...Online!**



**No computer Access?** It's okay....You can also call our **STAR Line** Automated Phone System 24 hours a day 7 days per week! This automated line allows you to check balances, deposits, withdrawals, cleared checks and transfer money within your account all in **REAL** time!

Call 860-201-0002 and press #2 to enroll! It's that easy!



### WIN A NEW JACKET!

Is your birthday **04-08** ? If so please stop by the lobby and **pick up your new jacket** available in a variety of sizes.

### MARK YOUR CALENDAR

WEDNESDAY, FEBRUARY 1, 2012, 7:00PM

ANNUAL MEETING

In the Credit Union Conference Room

Many great prizes and refreshments will be served!

**DEPOSIT RATES:**

**Dividends:**

REG SHARES*	.300%APY
IRA SHARES	.300%APY
CLUB SHARES	.300%APY
MONEY MKT**	.561%APY
MM PLUS**	.621%APY
MM ADV**	.732%APY
HSA	.750%APY

Dividends on all above shares are declared & paid at the end of each quarter. Dividends are calculated on average daily balance.

\*Minimum average daily balance to earn dividends on regular shares is \$100.01.

\*\*MM is for personal accounts only. Minimum deposit & balance for MM is \$1000.01, MM PLUS is \$10,000.01, MM ADV is \$50,000.01.

Rates are accurate through 12/31/11.

**Share Certificates (Regular and IRA):**

6 mos (\$500 min)	.451%APY
12 mos (\$500 min)	.753%APY
18 mos (\$500 min)	.954%APY
24 mos (\$500 min)	1.106%APY
30 mos (\$500 min)	1.207%APY
36 mos (\$500 min)	1.409%APY
60 mos (\$500 min)	2.273%APY

Share certificate dividends are accurate as of 12/31/11. There may be a penalty for early withdrawal. **STAR MEMBERS** add .25 basis points.

Your shares are insured federally by NCUA to at least \$250,000.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency



**THINK TMTFCU FIRST!**

Don't forget your credit union should be your first stop when you are looking to finance a purchase or invest some money!!

**MECHANICAL REPAIR COVERAGE:**

**This program helps pay for repairs on your car when that unexpected breakdown occurs. For a few dollars a month, you can protect your vehicle and your finances from expenses that could total hundreds or even thousands of dollars. You can purchase coverage for a car that is still covered under warranty or a used vehicle with no warranty.**

**With a \$100 deductible, you will have the peace of mind knowing that you have coverage that includes:...24 hour, toll free roadside assistance which covers jump starts, flat tire changing, fuel, oil or other fluid delivery and lockouts....Rental Reimbursement up to \$30 per day for up to 5 days if your car is kept out of service overnight for a covered breakdown....Emergency travel expense up to \$500 for lodging, meals and transportation if covered breakdown occurs more than 100 miles from home.**

**This plan is good throughout the U.S. and Canada, transferable if you sell the car. Convenient, hassle free and flexible. You choose your level of coverage and may cancel at any time. Less expensive than most car companies' extended warranty plans.**

**So call 1-888-751-2709 today to learn more about the Member's Choice Mechanical Repair Coverage - you deserve the peace of mind!**

**COMING IN 2012.....**

**Mobile Banking**

Secure banking from your mobile devices

Stay tuned.....



**A heartfelt Thank You to all of our Members for your well wishes, all the beautiful cards, gifts, and food!**

**Your thoughtfulness is very much appreciated. We appreciate all of you. Have A Wonderful New Year!!!!**