



CELEBRATING 50 YEARS! (1960 - 2010)

777 EAST MAIN STREET
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SUPERIOR TREATMENT AND RESPECT
WWW.TMTFCU.ORG

GET TO KNOW YOUR CREDIT UNION.....

TMTFCU CELEBRATES 50 YEARS SINCE ORIGINAL CHARTER....

Our nations credit unions have been thriving for over 100 years now. As TMTFCU marks it's 50th year of service, we are proud to say that we continue to provide an effective and viable alternative to for-profit financial institutions, especially in these turbulent economic times.

Highlights

- The credit union was chartered on October 19, 1960 by William Gleason (President), Elizabeth Edwards (Secretary/Treasurer), Edmond Wall (1st VP), Jacob Reichenberg(2nd VP) and Robert Arnold(3rd VP).
- Then known as Torrington Municipal Federal Credit Union, the name changed to Torrington Municipal & Teachers Federal Credit Union (TMTFCU) on February 5, 1991 following a merger with Torrington CT Teachers Federal Credit Union.
- TMTFCU expanded its charter in January 2004 to serve businesses and individuals who live, work or worship in Litchfield County. On 1/20/04 TMTFCU merged again with Litchfield County Federal Credit Union. (Formerly Tormanco FCU)
- TMTFCU opened the doors to a new headquarters after a complete renovation of 777 East Main St. in May of 2005.
- TMTFCU now serves over 5,900 members with assets over \$28 million.

"Big enough to serve you, strong enough to support you, small enough to know you..."

JAN-APRIL 2010 - SAVE THE DATE

2010 will be an exciting year for TMTFCU. Below is a list of upcoming events and activities. For more information please call the Marketing Department at 860-489-2212.

- **Pizza Day - January 15th** - Compliments of Cilfone's Eastside
- **Home Buyers Seminar - January 28th** - 6:30PM - Presented by Allanach Mortgage Group
- **"50 Prizes in 50 Weeks"** - Each Friday, from **January 1st - December 10th**, one member will be drawn randomly to a win an exciting prize and will be our special member of the week.
- **Annual Meeting - February 3rd**, 7:00PM at TMTFCU - Refreshments and Door Prizes
- **Litchfield County Kite Contest - March (TBA)** - Sponsored By TMTFCU
- **"Race to the Pot of Gold" - Financial Reality Scavenger Hunt - March 4th-20th**, Grades 9-12
- **"Whites Drive" - April 1st-30th** - We will be conducting a drive for sheets, towels, blankets and other "whites" to be donated to the needy in Litchfield County.

LOAN RATES

New Vehicles Loans: as low as 4.74% APR to qualified borrowers

Home Equity Loans/Line of Credit as low as PRIME.

Used Vehicles Loans: as low as 5.74% 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 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 TELLER TIL
6:30 PM

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

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

HOLIDAY CLOSINGS:
01-01-10 NEW YEARS DAY
01-18-10 MLK JR DAY
02-15-10 PRESIDENT'S DAY



DEPOSIT RATES:

Dividends:

REG SHARES*	.75%APY
IRA SHARES	.75%APY
CLUB SHARES	.50%APY
MONEY MKT**	1.01%APY
MM PLUS**	1.12%APY
MM ADV**	1.23%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.

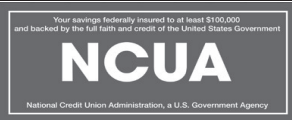
Rates are accurate through 12/31/09.

Share Certificates (Regular and IRA):

6 mos (\$500 min)	.98%APY
12 mos (\$500 min)	1.64%APY
18 mos (\$500 min)	1.63%APY
24 mos (\$500 min)	1.84%APY
30 mos (\$500 min)	1.89%APY
36 mos (\$500 min)	2.09%APY
60 mos (\$500 min)	2.80%APY

Share certificate dividends are accurate as of 12/31/09. 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.



• Thank You!

A special thanks to all of the generous members who shared many special and delicious holiday treats with the credit union staff. We appreciate your generosity.



50th Year Celebration Loan Special - Let TMTFCU help you with your New Year's Resolution! Pay off your high interest holiday charges, take the vacation of your dreams or schedule that Lasik's Eye Surgery that you have always wanted. (Special good thru 1/31/10)

- Borrow up to \$3000 for a rate as low as 5.5% APR for up to 12 months.
- Borrow up to \$5,000 for a rate as low as 6.5% APR for up to 24 months.



Tax Saver Home Equity Loan Special - Fix up your home with this super special and use your EQUITY to start the new year off right!

- Borrow up to 95% of the equity in your home for up to 60 months.
- Fixed Rate Repayment - Rates as low as 5%APR.
- Loan Special Available from 1/1/10 - 4/15/10



RV Special - Create your own time-line of memories with a New or Pre-Owned RV financed by TMTFCU! (Special good thru 1/31/10)

- Finance a new or pre-owned RV for a rate as low as 6.75 % APR for as long as 120 months.

****NO REWRITES ON CURRENT TMTFCU LOANS**



ANNUAL MEETING

JOIN US WEDNESDAY FEBRUARY 3RD AT 7:00PM FOR OUR ANNUAL MEETING. WE WILL BE REVIEWING OUR SUCCESSES OF 2009 AND ELECTING MEMBERS TO THE BOARD. DOOR PRIZES & REFRESHMENTS WILL BE SERVED

• New Years Resolution -Safe Deposit Boxes Available

Three sizes available to choose from. 3x3, for \$45.00 per year, 5x5, for \$55.00 per year or 3x10 for \$65.00. All boxes are issued with two keys. Safe deposit box owners must be 18 years old and members of the credit union. Keep your valuables safe, secure, and private in your safe deposit box.

• 2009 on CD

We can offer you ALL of your checks in one convenient location. You may purchase a CD-ROM of all of your cleared share draft images for the year 2009. It is a convenient way to recall a photo image from your own computer at any time. No additional software is required to view the images. The fee for the disk is \$20.00 Ask any credit union representative to help you with your order!

• IMPORTANT NOTICE

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GC, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our TMTFCU. Restricted transactions are transactions in which a person makes or accepts credit, funds, instruments or other proceeds to or from another person in connection with unlawful Internet gambling.



E-STATEMENTS are EASY!

WIN \$50

E-Statements allow you to receive and store your monthly statement electronically. To sign-up, just access your account BY CLICKING on the BLUE "E-STATEMENTS ARE HERE" button on the right side of the TMTFCU.com home page and follow these simple steps.

1. Login and enter password to access your account.
2. Click on the Office Request Tab.
3. Go to change e-statement options.
4. Change to "E-statement Only" and enter correct e-mail address.
5. Click on "Submit Change"
6. Check the top of the screen for the red message "Successfully changed your e-statement options."

Reminder - Make sure you complete this process for each of your accounts!

Simply sign up for E-statements between Thursday January 1st and Saturday January 31st (at midnight) and you will automatically be entered to win.

- Are you online?

Use our Home Financial Services (HFS). Access your accounts, check deposits, withdrawals, cleared check information, transfer funds and sign up for e-statements. Sign up today by contacting a MSR at 860-489-2212.

www.tmtfcu.org