



TORRINGTON MUNICIPAL & TEACHERS Federal Credit Union

CELEBRATING 50 YEARS! (1960 - 2010)

777 EAST MAIN STREET
TORRINGTON, CONNECTICUT 06790
PHONE (860)489-2212 FAX (860)496-7024

SUPERIOR TREATMENT AND RESPECT
WWW.TMTFCU.ORG

HOW TO BUY A VEHICLE AT 3.99% APR

There are important factors to consider when buying a new or used vehicle.

The price- While we cannot set the dealer price, TMTFCU can give members more bargaining power by pre-approving them for loans. The best time to shop for a vehicle loan is before you shop. Getting the loan pre-approved before you start looking for your car, truck or motorcycle is like shopping with cash. You will be in a much stronger position to negotiate on the price with your salesperson.

The interest rate- Because we are a financial cooperative the source of all of our lending comes from member deposits. We are not for profit so the Torrington Municipal & Teachers Federal Credit Union offers some of the most competitive rates around. When looking for a new or used vehicle TMTFCU has a loan that is right for you. Currently TMTFCU is offering a **"Blow-out Vehicle Loan Special"** at a rate as low as 3.99% APR on any new or used vehicles.

We offer a variety of repayment options that make borrowing quick, easy, affordable and convenient. Repayment options available are payroll deduction, cash with a coupon book or direct withdrawal from a checking or savings account. We never charge a pre-payment penalty on any credit union loan. You may apply either in person, on line or by fax. All of our loans charge simple interest so your finance charge is based on the amount that you owe not what you borrowed.



Loan protection insurance is available on all regular rate loans for a small monthly fee. In addition, low cost gap insurance and disability insurance are available on all loans.

You can increase your bargaining power and speed up the process by becoming pre-approved. Apply today by visiting www.tmtfcu.org or call 860-489-2212 and ask to speak to the loan department.

SUMMER FUN

- **"50 Prizes in 50 Weeks"**, *continued* - Each week, from **January 1st - December 10th**, one member will be drawn randomly to win an exciting prize and will be our special member of the week.
- **Discount Amusement Park Tickets** - Purchase discounted Lake Compounce tickets for \$26.50 or Six Flags New England tickets for \$26.00 right at the credit union. Tickets will be available all season so stop by to pick up yours!
- **Summer Movie Nights** - The Torrington Municipal & Teachers Federal Credit Union in conjunction with the City of Torrington, Department of Parks and Recreation will be sponsoring a Summer Family Movie Series for the community. The movies will begin at dusk and will be shown on a 21ft screen.
 - "Cloudy With A Chance of Meatballs" - Friday, July 23rd at Coe Park (The movie will begin directly after the family concert) (Raindate 8/7/10)
 - "The Rookie" - Friday, August 20th at Fuessenich Park (Raindate 8/27/10)

For further information please call TMTFCU at 860-489-2212.

LOAN RATES

New Vehicles Loans: as low as 3.99% APR to qualified borrowers

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

Used Vehicles Loans: as low as 3.99% APR to qualified borrowers

Signature Loans: as low as 5.0% 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:
07-5-10 - 4TH OF JULY
09-6-10 - LABOR DAY



DEPOSIT RATES:

Dividends:

REG SHARES*	.55%APY
IRA SHARES	.55%APY
CLUB SHARES	.50%APY
MONEY MKT**	.76%APY
MM PLUS**	.82%APY
MM ADV**	.93%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 6/30/10.

Share Certificates (Regular and IRA):

6 mos (\$500 min)	.73%APY
12 mos (\$500 min)	1.09%APY
18 mos (\$500 min)	1.38%APY
24 mos (\$500 min)	1.73%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 6/30/10. 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.



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!!

LOAN SPECIALS



50th Year Celebration Loan Special - Let TMTFCU help you with your Summer Plans! Pay off your high interest credit card charges or take the vacation of your dreams!

- Borrow up to **\$10,000** for a rate **as low as 5% APR** for a up to **36 months**.

(Cost per \$1,000 based on a 36 month term is \$29.98)



BLOWOUT Vehicle Loan Special - "New or Used"

- Finance a vehicle for a rate **as low as 3.99% APR** for as long as **60 months**.

(Cost per \$1,000 based on a 60 month term is \$18.41)

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



SUMMER SKIP-A-LOAN!!! Would you like to skip your July loan payment?

First payment of a loan may not be skipped. Borrower must be a credit union member in good standing. Home Equity loans, MAPS, delinquent borrowers and members in loan modification are not eligible for this offer. A \$35.00 processing fee will be added onto your loan balance. The term of your loan will be extended with this offer and interest will continue to accrue. The card must be filled out completely and returned to the credit union.



ATM GOES LIVE

Around July 1, 2010, the TMTFCU ATM will be running and reporting in live time. Members will have full access including all real-time charges posted immediately to their accounts.



NEW AUTOMATED PHONE SYSTEM
TMTFCU The S.T.A.R.-Line COMING SOON

As a member of the Credit Union you will have access to the TMTFCU **S.T.A.R.-line**, our new audio response system. The **S.T.A.R.-line** is a safe way for you to check your account balances, make check withdrawals, do transfers between accounts, inquire about cleared drafts and request tax information. A friendly voice will guide you through your transactions. Changes to your account are made immediately, accurately and confidentially. To log into the system, all you will need is your account number and PIN.



ANNUAL "SHRED-IT DAY"

Did you put off your Spring cleaning? It's not too late! On Saturday, July 10th from 9:00AM-12:00 Noon stop by TMTFCU with your unwanted confidential documents and watch them shred before your eyes. It is document destruction done right on site!



DISCOUNT POWER

TMTFCU has partnered with Discount Power to help members reduce the cost of their electricity by up to 20%. There is free enrollment, no fees, no credit checks and service and billing are still provided by CL&P or UI. To find out more information click on the icon the Discount Power Icon located on our website www.TMTFCU.org

IMPORTANT OPT-IN NOTICE

What you need to know about Overdrafts and Overdraft Fees

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. This service saves you the embarrassment and inconvenience of a returned item, a returned item fee, as well as a fee that merchants normally may charge you for items returned to them.

Our standard overdraft practices are outlined below. We also offer overdraft protection by automatically transferring funds from your share account to cover overdrafts.

Under our standard overdraft practices:

- 1) We generally authorize and pay overdrafts for the following types of transactions:**
 - Checks and other transactions made using your checking account number
 - Automatic bill payments
- 2) After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you authorize us to:**
 - ATM transactions
 - Everyday debit card transactions

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

- 3) Below are the overdraft fees when the credit union pays for your overdraft:**
 - We will charge you a fee of up to **\$20.00** each time we pay an overdraft.
 - We will limit the total daily fees we can charge you for overdrawing your account to up to 3 items, or a maximum of daily fees of \$60.00.
 - We will not charge a fee if your account is overdrawn \$10.00 or less.

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you may call us at 860-489-2212 or complete the form, mail it to TMTFCU 777 East Main St Torrington, CT 06790, or present it at TMTFCU office.