



THE S.T.A.R. GAZETTE

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



SUPERIOR TREATMENT AND RESPECT
WWW.TMTFCU.ORG

TORRINGTON MUNICIPAL & TEACHERS FCU HELPS YOU TO SAVE MONEY & THE ENVIRONMENT THIS SUMMER

This summer TMTFCU has joined with our merchants to help you save some summer ca\$h.

You can stop by the credit union and buy a season pass for **Six Flags** at a low rate of **\$65.99**. If you like you can purchase a one day pass for **Six Flags New England** for only **\$26.00**.

Discounted **Lake Compounce** tickets are available for only **\$24.95** per day.

Maybe you would prefer to go bowling! Stop by the credit union and get your coupons for **Sky Top Lanes** 1000 East Main Street in Torrington where you can bowl every other game for only **\$1.00**.

Take **10% off** your floral or gift purchase from **Lily & Vine Floral Design**. Located at 405 Migeon Avenue in Torrington or call 860-489-0400.

Are you doing some gardening in your yard this summer? You will receive **10% off** any non-sale item at **Renaissance Farm** 278 Spielman Highway (Route 4) in Burlington when you show your credit union member card. AND the first 20 credit union members to take advantage of this offer will receive a **FREE GIFT!**

On **July 18th** join us at **Torrington Ford** 1355 East Main Street for a member car sale. **TMTFCU** will be offering special financing for this event and Torrington Ford will be taking an additional **\$500.00** off of your purchase price.

Not only will your TMTFCU membership keep you financially healthy it will help keep you physically healthy too! Join **Nautilus Plus Fitness and Tanning**, 789 Winsted Rd in Torrington for four months and receive a **FREE MONTH**. Bring in this newsletter to receive this offer by August 30, 2009.

Help us **save the environment** (and time!) by signing up for e-statements. Your statements will be available for you on your computer. Safe, secure, green and cost effective! Sign up for e-statements and **receive a reusable grocery bag** and be entered in a drawing for a GREAT prize.

TMTFCU great rates, great savings, and great service!

my credit union
it belongs
to me™

LOAN RATES:

New Vehicle Loans: as low as **4.74% APR** to qualified borrowers

Used Vehicle 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:

07-04-09 4TH OF JULY
09-07-09 LABOR DAY

DEPOSIT RATES:

Dividends:

REG SHARES*	.75%APY
IRA SHARES	.75%APY
CLUB SHARES	.50%APY
MONEY MKT*	1.01%APY
MM PLUS	1.73%APY
MM ADV	2.25%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 06/30/09.

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

6 mos (\$500 min)	2.00%APY
12 mos (\$500 min)	2.25%APY
18 mos (\$500 min)	2.29%APY
24 mos (\$500 min)	2.34%APY
30 mos (\$500 min)	2.34%APY
36 mos (\$500 min)	2.34%APY
60 mos (\$500 min)	2.98%APY

Share certificate dividends are accurate as of 06/30/09. 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.

IT'S TIME.....SUMMER SKIP A LOAN!

Would you like to skip your July loan payment?

For a \$30.00 processing fee you may skip July's payment. You must resume your payments in August. Interest will continue to accrue on your loan balance. You may not skip a loan payment if you are in payment modification, your June 2009 payment has not been received, a MAPS loan, a Home Equity Line of Credit, Second Mortgage or an interest deferred student loan. Your loan must be at least three months old. This coupon must be filled in completely and returned to the credit union to skip July's payment.

Printed Name

Acct Number

Signature

Phone Number

I understand interest continues to accrue on my loan balance and a \$30.00 processing fee will be added to my loan or the fee is attached for this service. I agree to resume payments in August 2009.

*****IMPORTANT NOTICE*****

STATUTORY LIEN

If you are in default on a financial obligation to us, federal law gives us the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you.

