

Congratulations to Our Back to School Giveaway Winners!



Torrington Municipal & Teachers Federal Credit Union is proud to congratulate the winners of our Back to School Giveaway:

- Armand Maniccia – Torrington High School
- David Douglas – Torrington Middle School
- Nicole Bastiaanse Fritch – West District Elementary School
- Heather Mahar – Warren School
- Darlene Battle – Vogel-Wetmore School

We extend our heartfelt congratulations to all of our winners and wish them, along with all of our educator members throughout Litchfield County, a successful, rewarding, and inspiring 2026-2027 school year.

Teachers who are members of the credit union and work in Litchfield County are encouraged to enter our next Back to School Giveaway beginning June 1, 2027. We look forward to recognizing and supporting more outstanding educators in the year ahead!

Branch Information

777 East Main Street
Torrington, CT 06790

860-489-2212

Monday 8:00am-5:00pm

Tuesday 8:00am-5:00pm

Wednesday 8:00am-5:00pm

Thursday 8:00am-6:00pm
Drive Thru open until 6:30pm

Friday 8:00am-5:00pm
Drive Thru open until 5:30pm

Saturday 9:00am-12:00pm

19 Rowley Street
Winsted, CT 06098

860-387-4018

Tuesday 8:30am-4:30pm

Wednesday 8:30am-4:30pm

Thursday 8:30am-6:00pm

Friday 8:30am-4:30pm

Saturday 9:00am-12:00pm

Holiday Closings

10/12/2026-Columbus Day
11/11/2026-Veteran's Day
11/26/2026-Thanksgiving
12/24/2026-Christmas Eve Close @ 2PM
12/25/2026-Christmas
12/26/2026-Christmas Observance
12/31/2026-New Years Eve Close @ 2PM



In order to give our staff a well deserved Christmas holiday we will be closed both Friday and Saturday in 2026.



Deposit Rates

Regular Share	.050% APY*
IRA Share	.050% APY*
Club Share	.050% APY*
Money Market**	.752% APY*
Money Market Plus**	1.004% APY*
Money Market Advance**	2.015% APY*
HSA	.050% APY*
Rising Star***	5.000% APY*
Unexpected Expense	.050% 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 & HSA's is \$100.01

**MM is for personal accounts only. Minimum deposit & balance for MM is \$1,000.01, MM Plus is \$25,000.01 and MM Advanced is \$75,000.01

***Rising Star is for personal accounts only. 5.00% APY on deposits up to \$1,000 through age 21

APY*=Annual Percentage Yield
Rates Effective as of 09/30/2026

Certificate Rates

6 Months	3.56% APY*
12 Months	3.71% APY*
18 Months	3.45% APY*
24 Months	3.45% APY*
30 Months	3.51% APY*
36 Months	3.56% APY*
60 Months	3.61% APY*

Share certificates require a \$500 dollar minimum. There may be a penalty for early withdrawal.

APY*=Annual Percentage Yield
Rates Effective as of 09/30/2026

Loan Rates

New Vehicle-As low as 3.25% APR*

Used Vehicle-As low as 4.25% APR*

New Motorcycle-As low as 5.24% APR*

Used Motorcycle-As low as 7.25% APR*

Signature/Personal Loans-As low as 10.99% APR*

Debt Consolidation-As low as 13.99% APR*

Secured Share Loan-3% APR* over current savings & certificate rates.

VISA Credit Card-11.9% APR*

APR*=Annual Percentage Rate
Rates Effective as of 09/30/2026



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



Congratulations to Scott M., one of our Camping Set Giveaway winners!

We appreciate the opportunity to help finance his camper and wish him many years of memorable camping adventures ahead.

Planning your own outdoor getaway? We offer competitive financing for RVs, campers, recreational vehicles, personal loans, and more. Let us help you finance your next adventure!



Come Celebrate International Credit Union Day

Thursday 10-15-26

Join us at our Torrington or Winsted branch as we celebrate International Credit Union Day with special giveaways, treats, and member appreciation! We are grateful for the trust and support of our members and look forward to celebrating with you. Stop by, say hello, we can't wait to see you there!

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.