

## Schedule of Rates

### \*Loan Rates

7.9% One Year, 8.9% Two Years, 9.9% Three Years,  
10.9% Four or Five Years:

Credit Line Mortgage: 4.19 % APR variable rate  
(can change quarterly); Fixed Home Equity Loans: 5.25%

### \*New & Used Auto Loans

4.99% for 3 yrs.— 5.49% for 4 yrs.— 5.79% for 5 yrs.  
6.79% for 6 yrs.—for new auto only—\$20,000 minimum.

*\*For qualified borrowers other rates may apply.*

*Loan rates subject to change without notice.*

### Investment Rates

#### Share Certificates:

Three month term: .50% dividend rate, .501%  
APY\*\* paid at maturity. Six month term: .75%  
dividend rate, .751 APY\*\* dividends paid at  
maturity. Nine month term: 1.00% dividend rate,  
1.001% APY\*\*. One Year term: 1.25% dividend  
rate, 1.25 APY\*\* dividends paid at maturity or monthly.

Minimum balance \$1,000 only. Early withdrawal penalties of  
30 days dividend apply. Stated rates are for accounts opened  
or renewed between Jan 1, 2011 to Jan 31, 2011 and are in  
effect for the term of the certificate.

#### Ira Accounts

.367% dividend rate, .368 APY\*\*, for accounts  
opened or renewed between Jan 1 and Jan 31, 2011,  
compounded daily, paid monthly, no minimum  
balance, rate and yield effective for one year.

**Regular Share & Club Accounts:**0.25% dividend rate, 0.250  
APY\*\*, paid quarterly on average daily balance, rate stated  
was paid on Jan.1, 2011; \$100.00 minimum balance required  
to earn dividends. Dividends are based upon earnings; future  
rates are not guaranteed, funds must remain on deposit for  
one year to earn stated APY\*\*. See our website for more  
details.

\*\* APY = Annual Percentage Yield

## Did You Know We Offer These Services

Once a Member always a member

### Account Services

Share Accounts, Share Draft (checking) Accounts

Holiday Clubs, Vacation Clubs

Individual Retirement Accounts

Share Certificates of Deposit (CD's)

VISA Platinum Credit Card; Visa Debit/ATM Cards

### Insurance Services

Credit Life Insurance, Credit Disability Insurance

GAP Insurance

Group Accident Insurance

Long Term Care Insurance

Member Connect—Auto and Life Insurance

### Other Services

Loan Counseling

Payroll Deductions

Direct Deposit

Notary Public Service

ATM Service—Surcharge-free @ CU24 ATM's (Go to  
CU24.COM for locations in your area)

Family Membership

Accounts Federally Insured up to at least

\$250,000.00

### Office Hours

Monday, Tuesday, Friday: 9-5

Wednesday 10-5, Thursday 9-6

### Holiday Closings

January 17th Martin Luther King Day—Closed

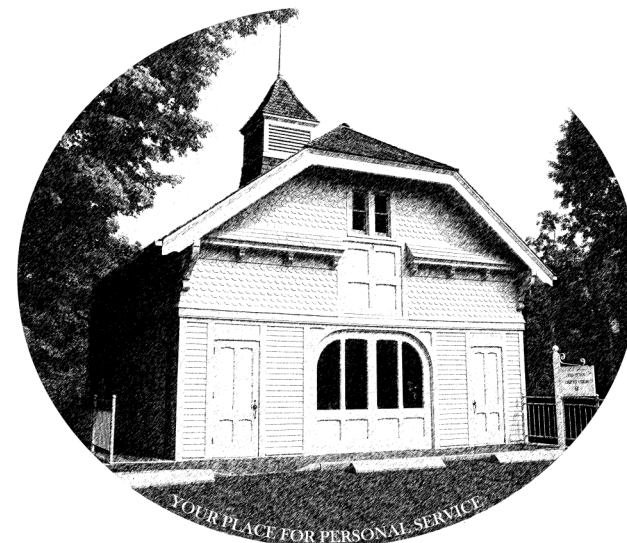
February 22nd Presidents Day—Closed

**USE OUR ON LINE BANKING SERVICES 24/7  
by going to our website and clicking on the Tri  
-Town Account Access icon. Call us for details.**

## TRI-TOWN TEACHERS FEDERAL CREDIT UNION

WINTER 2011

QUARTERLY ISSUE



“The Carriage House”

61 Jesup Rd.

PO Box 5128

Westport, CT 06881

Phone: 203-227-8511

Toll Free: 877-315-8480

Fax: 203-227-0266

Audio Response: 877-874-8646

WWW.TTFCU.ORG

## SURCHARGE-FREE DEBIT-ATM CARD-

Last June we introduced our new Debit/ATM card that provides improved service and benefits for our members. We introduced the CU24 network that provides surcharge-free cash withdrawals at over 100,000 ATM world-wide. In our area, you can receive surcharge-free cash at ATM's located in CVS, Walgreen's and 7/Eleven stores. Unfortunately, many of our members are still using ATM's that do not utilize the CU24 network so you are still being charged a surcharge for your transactions. To find out where you can avail yourself of a surcharge-free ATM location, go to [www.CU24.com](http://www.CU24.com) and enter your zip code.



## Did you get DOUBLE POINTS for your holidays purchases?!



Holiday shoppers that used our Visa Platinum Rewards Credit Card enjoyed DOUBLE POINTS for purchases during November and December 2010, on our credit card. We offer a great rewards program with gift cards, hotel and travel rewards, even cash back if you like. If you are tired of the high interest rates on your present card, give John Coniglio a call. You can sign up for our card and transfer balances to our card with *NO FEES*. Then enjoy DOUBLE POINT all summer long; June-August and rack up lots of points. You will also be dealing with people you can trust, that actually answer the phone when you call. What a novel idea!

## CLUB ACCOUNTS

For years we have touted the benefits of both our Vacation Clubs and Holiday Clubs to save for the Holidays or for many teachers-to help them get through the summer months, between paychecks. That's not all they can be used for, however. If you are trying to save for any home improvement, these accounts can be used for that purpose as well. Think of it as a separate, special purpose savings account. Many of our members saved for the holidays and received checks in November to pay for presents —Wow!

## GREAT LOAN RATES

For information on loans please go to our web site and click on loans. We now offer up to \$10,000 for signature personal loans if members are A or B credit, (640 or above credit score); or \$20,000 with a qualified co-applicant. Car loans are easy to get as well. Just come in with two pay stubs, or apply on line and fax us your proof of income to apply for a loan.

## ENTERPRISE CAR SALES-

During January 2011, Enterprise is promoting their New Year Inventory Clearance sale. If you have a trade-in, you will receive Kelly Blue Book Value plus \$1,000 on your trade-in; or if you don't have a trade-in you will receive 1% off your loan rate for a Tri-Town loan. What a great deal.

Our members tell us that they are very happy with the cars they have purchased from Enterprise car sales over the years.



If you are in the market for a used car, this is a great time to consider buying from Enterprise in Milford.

If you want to look at the cars they have to offer, just go to our website, [www.tttfcu.org](http://www.tttfcu.org) and click on the Enterprise icon at the bottom of the home page. As an alternative, call us, let us know what you are looking for and we will pass that information along to Enterprise and they will contact you directly. What could be more convenient than that.

## DID YOU KNOW?

Did you know that we are open until 6:00pm on Thursdays for your convenience?

## HELP FOR OUR MEMBERS IN NEED

These are particularly difficult time for many of our members, who may be out of work or struggling to make ends meet. If you are having difficulty with credit card debt or for any other reason, please arrange to come in and we will do our best to help you with a debt consolidation loan or perhaps a home equity line of credit.

## FORMS ON OUR WEB SITE

Many of our most-used forms are now on our web site. This will allow our members to correspond more easily with us via facsimile or email. We know you are busy and can't always run to our office. While we love to see you, we want you to have a convenient way to get information to us. Here are the forms you can access:

- ◆ CD Request form-to establish a CD
- ◆ Change of Address form
- ◆ Debit/ATM card request form
- ◆ Estatements Authorization form- Please consider using estatements from our web site instead of having statements mailed.
- ◆ Payroll Deduction Authorization Form-For Town and Board of Ed employees to add/change deductions

If you have suggestions for more forms on the web site, please give us a call. We will do our best to accommodate our members.