

WELCOME BACK!

Welcome back after another summer. We hope you enjoyed your time off these past months and are ready to start a new school year.

We here at the Credit Union were working all summer to help you through the summer and are now here to help you through the school year. All the same faces are here waiting to assist you in your financial needs.

If you are new to the system, you may not know who we are or what we do. We are a credit union, a cooperatively owned, not for profit, financial institution whose purpose is to provide financial services to its members at low cost. We are a small office, just four staff members, who serve only consumers; you will not be competing with businesses for our attention.

You may ask what services we offer. We offer a full range of financial services for consumers from the basic savings account to checking, VISA Credit and Debit cards, online banking and more. A full listing would take up most of this newsletter. More information can be found on our website at www.tttfcu.org or you can call the office a 203-227-8511 and request a copy of our Member Handbook. You can also come to our office in the historic Carriage House at 61 Jesup Road, Westport, CT 06880. We look forward to hearing from you.

Check us out at www.tttfcu.org

THE JOY OF BEING SMALL

Recently we have heard from our members about the frustration of dealing with large organizations both financial and otherwise. They speak of long hold times, of having to repeat their stories each time they call, and also having to deal with individuals in foreign countries who do not have a full grasp of the English language.

One of the joys of being a small organization is that we have only one office with four competent staff members. When you call, you are not bounced from one department to another. If the first person cannot assist you, most likely the next one will be able to. When that happens, you have a name and if you have to call again on the same matter, you can talk to the same person and not have to repeat your story and start from scratch. Even better, you can make a short drive and meet face to face with the person who will be assisting you.

In these difficult economic times many people have realized that bigger is not necessarily better; Tri-Town has stayed a small member owned credit union dedicated to providing the personal service that some larger institutions have lost. That is what we have always done, and it is what we shall continue to do.

NEW CREDIT CARD RULES

I'm sure you have heard about the changes in the credit card rules that have been in the news recently. Well they are final now and I have some good news. With one or two minor exceptions our VISA Platinum

Rewards Credit Card program has been in compliance with the new rules since before they were written. When we started our program in 2005 we tried to design a program that would treat our members fairly and not have the abuses that we had seen with other cards. The two of us who set up the program designed it to be a card that we would like to use and would use on a regular basis. Based upon the success of the program, others agree with us.

With interest rates that range from 9.25% to 17.50% we will never charge the outrageous rates that we had seen, some as high as 36.99%. Our introductory rates are as low as 7.95%. Your actual rate will vary depending on your credit score, but at no time will it be above 17.50%. Some cards have been charging a late fee if the payment was not posted by a certain time on the due date. We will not charge a late fee unless you are 30 days late, and at that point you will have received several reminders.

I could go on about the abuses in the past, but the bottom line is they will be in the past. The question is, do want to have a card that treats you fairly because they have to, or with us, who have treated you fairly from the beginning because it is the right thing to do. More information on our credit card program can be found on our website at www.tttfcu.org or by calling the office at 203-227-8511.

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WANT ADS

Old Clock Repair and Restoration Cuckoos to Grandfathers; regulator to mantels; electricians too. Reasonable rates. Call Brad Muscott at Old Timers 203-544-9489

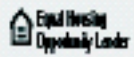
FIRST MORTGAGES ARE BACK!

In the past we have offered First Mortgages to our members through various business partners. It has been a while because these partners were not performing to the standards that our members are accustomed to.

After a lengthy search, we have found a new business partner whose reputation among credit unions is good enough to meet our standards.

The company is called CUC Mortgage and offers both fixed and adjustable rate mortgages, competitive interest rates, low down payments, flexible terms and affordable closing cost programs. They offer mortgages not only in Connecticut but also in Vermont, New Hampshire, New York, New Jersey, and Pennsylvania. Other states may be added in the future, but there is no definite time frame. These mortgages will be owned by Tri-Town but serviced by CUC Mortgage. More detailed information can be found at <http://cuc.mortgagewebcenter.com> or by calling a mortgage specialist at 1-800-342-4998.

TTTFCU - YOUR PLACE FOR PERSONAL SERVICE



Tri-Town Teachers Federal Credit Union
A Member-Owned Financial Cooperative

NCUA

Tri-Town Tattler

News from the Tri-Town Teachers Federal Credit Union June 2009

Loan Rates

Current Loan Rates* for "A" credit members (700 or better credit score)

Loan Type	One Year	Two Years	Three Years	Four / Five Yrs
Personal Loans	7.90%	8.90%	9.90%	10.90%

Loan Type	Three Years	Four Years	Five Years	Six Years (>\$20,000)
New or Used Car	4.99%	5.49%	5.79%	6.79% (New Only)

Home Equity Credit Line: 4.26 % (Variable) *Fixed Home Equity Loans: 5.25 %

*Loan rates vary accord to credit score. For up to the minutes changes see our website:

www.tttfcu.org Loan rates subject to change without notice.

Investment Rates

Share Certificates: Three month term: 1.00% dividend rate, 1.004% APY** paid at maturity. Six month term: 1.50% dividend rate, 1.506% APY** dividends paid at maturity. Nine month term: 1.75% dividend rate, 1.754% APY**. One Year term: 2.00% dividend rate, 2.000% 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 Sept. 1, 2009 to Sept. 30, 2009 and are in effect for the term of the certificate.

IRA Accounts: 1.25% dividend rate, 1.258% APY* for accounts opened or renewed between Sept. 1, 2009 to Sept. 30, 2009, compounded daily, paid monthly. No minimum balance. Rate and yield effective for one year.

Other Accounts: Holiday Clubs, Vacation Clubs, Share Draft (checking) accounts; Call the CU office for more information

Regular Share Accounts: 0.50 dividend rate, .501% APY**, variable rate account, paid quarterly on average daily balance, rate stated was paid on July 1, 2009. \$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**.

**APY= Annual Percentage Yield

Holiday Closings Hours

Sept 7, 2009 - Labor Day

Oct. 12, 2009 - Columbus Day

Find your Account number in the Tattler? Call 227-8511 for your prize.

Your Credit Union

Your Place for Personal Service



ACCOUNT SERVICES

- Share (savings) Accounts
- Share Draft (checking) Accounts
- VISA Debit Card
- Holiday Clubs
- Vacation Clubs
- Individual Retirement Accounts
- Share Certificates
- VISA Platinum Credit Card
- Online Account Access
- Online Bill Pay
- Payroll Deductions
- Direct Deposit
- INSURANCE SERVICES**
- Credit Life Insurance
- Credit Disability Insurance
- GAP Insurance
- Group Accident Insurance
- Long Term Care Insurance

OTHER SERVICES

- Loan Counseling
- Home Equity Loans
- Traditional IRA Accounts
- Roth IRA Account
- Coverdell Education Savings Account
- Personal Loans
- Travelers Checks
- Gift Checks
- Notary Public Service
- New Car Cost Guide
- Used Car Cost Guide
- Family Membership
- Accounts Federally Insured up to \$250,000.00.

61 Jesup Rd. ~ P.O. Box 5128 ~ Westport, CT 06881

Office Hours - M, T, F - 9:00 - 5:00 -- Wed, - 10:00-5:00 -- Th, - 9:00--6:00

Phone (203)227-8511 ~ FAX (203)227-0266

Audio response system ~ 1-877-874-8696 Web - www.TTTFCU.org