

## TRI-TOWN VISA CREDIT CARD- HOLIDAY DOUBLE POINTS

If you don't have our Platinum Visa Card yet, now is the best time to get one! In addition to having low interest rates—starting at 7.95% for “A” credit members, we have a great REWARDS program. Just for signing up you will get 1,000 bonus points. But each year we run our Holiday Double Points so you will receive 2 points for every dollar you spend on purchases from November 1st through December 31, 2009.

Other great reasons for getting and using our Visa Platinum card are:

- No gimmicks or hidden fees
- No fees for balance transfers
- Full 25 day “grace” period
- eStatements let you check and pay your bill on line from our web site-transfer payments from your savings or your checking account
- Year end statements provide you a summary of all your purchases, listed by category
- Auto Rental Collision Damage Waiver Coverage
- Zero liability for lost or stolen cards or unauthorized purchases

Please call us for an application or apply on line. We will be happy to transfer balances from other higher interest cards too—with no balance transfer fees! Save trees-use eStatements!

Your portal to great rewards!

## WHAT DO I DO WITH ALL THOSE POINTS?

Some of you loyal Tri-Town members have had our card for several years now and you have points to available to use.

If you haven't done so please go to our web site and click on EXTRA AWARDS. That will bring you to the Awards section. If you haven't registered, you will need to do so. Click on “register” and fill in the form. Once you have registered, you will see your personal page with the number of points you have available to use. Click on “order award” and you will have three categories to choose from:

- Cash Award
- Gift Certificates
- Travel

Click on any of the categories and see all the options you have. For example, for as little as 2,375 points you can get \$15 in cash or for 14,500 points you can receive \$100 cash. This can be a check sent to you or cash to pay down your Visa bill—you choose. But click and see all the options you have for gift cards from a host of retailers. Car rentals, gas cards, recreation & leisure, retail stores (Target, Borders, JCPenny, Sears, Staples, TJMaxx, Marshalls, Home Goods...just to name a few), Entertainment (AMC theaters, Itunes, Disneyworld, Universal Studios); or how about a hotel stay at a Marriott, Fairmount Hotel or a Hyatt? For 10,000 points you get a \$100 travel award card for any of these hotel chains.

If you wish to use your points for airline travel, you can arrange for an airline ticket for just

about any airline. If you prefer to talk to someone about your awards options or to arrange for an airline ticket, you can always call 888-909-1450 for an awards specialist. Shop for your holiday gift cards at: [www.tttfcu.org](http://www.tttfcu.org) The points are our gift to you for using our Visa credit card-so use those free points.

Great interest rates and wonderful gifts with our Visa card provide more reasons to become a member of Tri-Town Teachers Federal Credit Union, so please join if you aren't already a member. Please stop in to join.

## DO YOU KNOW YOUR SCORE?

If you are a member of Tri-Teachers FCU we have a recent credit score for you and we will be happy to share it with you. Give us a call. It is always a good idea to know what the credit bureaus are reporting about you. You are entitled to a free credit report by going to this web address: [annualcreditreport.com](http://annualcreditreport.com). Enter the required information and you can receive your comprehensive credit profile from all three credit agencies (Experian, Trans Union and Equifax). This site also has information on how to dispute an error on your report. They do not give you your score, but we may have a recent one we can share with you. Since mortgage rates, insurance rates and even possible job opportunities may hinge on your credit score, it is very important that you are working to keep your credit profile as good as it can be. To improve your score, pay your bills on time and try to keep your accounts well below their credit limits.

Late payments, over 30 days will definitely work against you.

## Want Ads

**HEARTH PRODUCTS** – Fireplaces, Stoves, Inserts, and gas logs. Consultation in the comfort of your own home. Top manufacturers represented. Call us at 203-254-2256 or inquire at [info@hearthproductsllc.com](mailto:info@hearthproductsllc.com)

**OLD CLOCK REPAIRS & RESTORATION** Cuckoos to Grandfathers; regulator to mantels; electrics too. Reasonable rates. Call Brad Muscott at Old Timers 203-544-9489

**WILDERNESS CANOE TRIPS** 1-2 day trips in CT for families, groups, scouts, etc. Week long trips Allagash River Maine. See website for Workshops, counseling and rites-of-passage. Call Jody Grose 203-426-2156 [www.returntothefire.com](http://www.returntothefire.com)

## ANOTHER GREAT ENTERPRISE CAR SALES OFFER RUNS NOV. 1ST—25TH

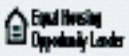
When you purchase a used car from Enterprise Cars Sales in Milford and secure a loan from Tri-Town you will get two benefits if you are trading in a car—

1. Kelly Blue Book value for your trade-in, PLUS \$500!

2. Your 1st payment up to \$400 is covered by Enterprise.

You save almost \$1,000 on your purchase and get a great loan rate from us, so don't delay if you want a terrific used car. Call John Coniglio for details.

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

**NCUA**

## 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: 4.14 % (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](http://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 Nov.1, 2009 to Nov. 30, 2009 and are in effect for the term of the certificate.

**IRA Accounts:** 1.13% dividend rate, 1.136% APY\*for accounts opened or renewed between Nov.1, 2009 to Nov. 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 Oct 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 and Closing Hours

Nov. 25 2009 - Short Day 9-3

Nov. 26, 2009 - Thanksgiving Day

Nov. 27, 2009 - Thanksgiving

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

# Tri-Town Tattler

## Your Credit Union

Your Place for Personal Service



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](http://www.TTTFCU.org)