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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.return-tothefire.com

Keep Your Contact Information Current:

In today's world things happen fast. With the internet available to everyone, fraud can run rampant with both credit and debit cards. When fraud is suspected, we need to be able to contact the account holders as quickly as possible to correct the situation. This is why it is important that we have your most current contact information on file. If we have your current address, home phone, work phone, and cell phone on file, we have a better chance of getting hold of you when necessary. Updating your information is simple, just drop us a note through the mail or in an email. Not only will your information remain current, but you save the credit union money. When you file an address change with the post office and not with us, the post office will notify us of the change, but at a cost of \$0.75. We then need to verify this change with you at an additional cost of \$0.44 for postage. When you add in the cost of staff time etc. this can get quite costly. When we total it all up, we spend \$500 to \$1000 per year on these address changes. This money can be better spent else-

where. To update your contact information just send an email to Faith Vogel: fvogel@tritownteachers.org. Your information will be updated and Faith will send you a confirmation email.

New Services Coming in 2010

Many of us will be happy to bid 2009 good-bye and welcome in what we hope will be a better year and a prosperous new decade. Tri-Town can help you with new financial offerings to enhance the services we provide to our members. In the last decade we dedicated ourselves to providing better online services. Today you can do 99% of your banking online, using direct deposit. We also added a free bill pay service, online loan application processing and a VISA rewards credit card; with easy access to check your balances, purchases and redeem rewards points for gifts, travel or cash back—all done online.

New - Check Imaging:

In 2010, we are concentrating on further enhancing our online checking account products. In January 2010, you will be able to review your checking account share drafts (checks) online. By clicking on an individual debit, you will be able to get an image of a cleared check. No more guessing about what that check was for-and you can print it out too.

Skip-A-Payment Benefits our Members

Tri-Town Teachers Federal Credit Union offers several different loan options that may be helpful to you in this difficult economic downturn. One of the most important benefits that our members enjoy is the skip-a-payment opportunity that we offer in December and August each year. This allows our members who may be having a difficult time with bills during the expensive "holiday season" or are having a tough time making ends meet at the end of the summer, to push their loan out a month without penalty. Please keep this in mind when you are considering loans from other, less flexible lenders. This program is available to members who have loans in good standing that have been in effect for at least four months. If you currently have a loan with us and were eligible for this program, you

received a letter from us about two weeks ago giving you the option to skip your December loan payment. Another important option is payroll deduction. By making payments every two weeks our members' loans are paid easily and because you are not writing a check each month, it's painless. In addition, by making a payment every two weeks, your loan is paid more quickly, with less interest expense to you in the long run. So don't be swayed by the 0% financing offers that sound so great. What the Car Dealers are doing is bumping up the price to cover the finance charge they are paying the bank to give you that 0% offer. Tell them you want a lower price if you pay cash, and get a loan from your Credit Union. We are easy to work with and you will find us to be a great deal more flexible with payments. Please call John Coniglio if you have loan questions.

New Debit Card:

In June 2010 we will be offering a new VISA Debit Card that will be updated immediately online-real time. In addition, we will be utilizing a new, surcharge free ATM network called CU24 that will give our members the ability to access hundreds of ATM's in our area. CU24 has the largest surcharge-free network in the nation. That means no more ATM fees for withdrawing money from your account. CU24 ATM's are located in most Walgreen's, CVS and many other convenience stores in our area.

As part of this process we will be issuing new Visa Debit Cards to members that currently are using them. More detailed information on this will be coming out in the next few months and we will be contacting each of our affected members directly regarding this. We will be discontinuing the ATM only cards that we had issued in the past since the new VISA Debit Cards will serve as ATM and point of sale debit cards as well. The CU24 network has over 100,000 ATM/point of sale locations in the US, so it should be easy to find one anywhere you go. We are hoping that our members will find this service so appealing that they will want to leave their big impersonal bank and bring their checking accounts to us. Your Place for Personal Service is looking to be your full service

financial institution. Please let us know how we can serve you better to reach this goal.

What Credit Crunch? :

We keep hearing in the news about a credit crunch and how some people are having trouble borrowing money. Here at Tri-Town there is no credit crunch. We have plenty of money to lend and many ways to borrow it. Here are just a few:

Personal Loans: up to \$7500 per individual, \$15000, with a co-maker, for any purpose.

Used Vehicle Loans: up to 100% NADA Retail Value for vehicles up to 7 years old.

New Vehicle Loans: Financing up to 100% of the purchase price.

Home Equity Line of Credit: A variable rate line of credit loan secured by your home of up to \$100,000.

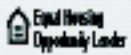
Fixed Rate Home Equity Loans: up to \$50,000 for 15 years at a low fixed rate.

First Mortgages: for purchase or refinance through our business partner, CUIC Mortgage.

Share Draft Line of Credit: Protect yourself from overdraft fees, and write yourself a loan on your pre-approved line of credit.

VISA Platinum Reward Credit Card: our card has one of the lowest rates around, low fees and doesn't play games. Earn reward points to redeem for gifts, travel, or cash back, your choice.

You can apply for most of these loans online or in person. More detailed information on these loan types is available on our website at www.tttfcu.org or by calling our office at 203-227-8511 and asking for John. **#1 New Year's Resolution: Join Tri-Town!!**



Tri-Town Teachers Federal Credit Union

A Member-Owned Financial Cooperative

NCUA

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

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 Loan rates subject to change without notice.

Investment Rates

Share Certificates: Three month term: 0.75% dividend rate, 0.752% APY** paid at maturity. Six month term: 1.25% dividend rate, 1.254% APY** dividends paid at maturity. Nine month term: 1.50% dividend rate, 1.503% APY**. One Year term: 1.75% dividend rate, 1.750% APY** dividends paid at maturity. One year term: 1.75 APR dividend rate, 1.764 APY paid 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, 2010 to Jan. 31, 2010 and are in effect for the term of the certificate.

IRA Accounts: 1.03% dividend rate, 1.135% APY*for accounts opened or renewed between Jan.1, 2010 to Jan. 31, 2010, 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: 0.35 dividend rate, .350% APY**, variable rate account, paid quarterly on average daily balance, rate stated was paid on Jan 1, 2010. \$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

January 18, 2010 - Martin Luther King Day - closed

February 15, 2010 - Presidents Day- closed

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Tri-Town Tattler

Your Credit Union

Your Place for Personal Service



News from the Tri-Town Teachers Federal Credit Union January, 2010

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