



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: 4.25 % (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: 0.50% dividend rate, 0.501% APY** paid at maturity. Six month term: 0.75% dividend rate, 0.751% APY** dividends paid at maturity. Nine month term: 1.00% dividend rate, 1.001% APY**. One Year term: 1.25% dividend rate, 1.250% APY** dividends paid at maturity. One year term: 1.25% APR dividend rate, 1.257% 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 May 1, 2010 to May 31, 2010 and are in effect for the term of the certificate.

IRA Accounts: 0.63% dividend rate, 0.631% APY* for accounts opened or renewed between May 1, 2010 to May 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: 0.25 dividend rate, .250% APY**, variable rate account, paid quarterly on average daily balance, rate stated was paid on April 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 Closing Hours

May 31, 2010- Memorial Day-closed



Tri-Town Tattler

Your Credit Union
 Your Place for Personal Service



News from the Tri-Town Teachers Federal Credit Union
 May 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

VISA Credit Card DOUBLE POINTS Spectacular runs from June to August.

In keeping with our practice since its inception, we are again running our Visa Platinum Rewards Credit Card-- DOUBLE POINTS-- SUMMER SPECTACULAR from June 1st to August 31st this year! You will receive DOUBLE POINTS for purchases on our card all summer long. If you don't have our Visa Credit Card, now is the time to get on board to earn great awards points.

We offer competitive introductory rates, starting at 7.95% for A credit rated members. After the first year, the standard rate for A credit (700 Fico or above) members is only 9.25% for purchases. Check our web site for other rate categories. Compare our rates to your present credit cards and see if you can do better with us. In addition to fair and reasonable rates we have one of the best rewards program available, with travel awards, gift cards, or cash back for your points. With our DOUBLE POINTS offering twice a year, (November and December-HOLIDAY SPECTACULAR double points as well) you can't go wrong with our Visa Credit Card. You can transfer balances from other credit cards with NO FEES. Just bring in your bills and we will pay them for you and transfer your balances to our credit card.

63900

NEW VISA DEBIT/ATM CARDS COMING IN MAY

We are asking all our Tri-Town Members who have our Debit/ATM Cards to pay special attention to the mail during May. You will be receiving a new DEBIT/ATM card from Tri-Town. With our improved electronic services we are changing our Visa Debit/ATM cards to provide "real-time" updates to your account when you use your card. This means that as soon as you make a purchase or a deposit, your account will be updated automatically. In addition, with this new system, we will be joining the CU24/Allpoint network, which provides surcharge-free access to hundreds of ATM's in our area.

To make the change-over work smoothly we will be canceling the old ATM/Visa Debit cards on JUNE 7, 2010 and members will be asked to use the new ones starting June 7th. Members who currently have our Visa Debit/ATM card will receive their new card in the mail during May. Please activate this card immediately, but don't use it until June 7th. You will also be receiving a new Personal Identification Number (PIN) under separate cover. Please be sure to save this number in a secure place. You will need this number for PIN based transactions. If any members who do not currently have our card are interested, please contact us so we may put you on the list for a new surcharge-free Visa Debit/ATM card. In order to use this new card, members will need to have a checking account with us.

CAR, PERSONAL, HOME LOANS

As the summer approaches, now is the time to take stock in your finances and decide if you need a loan for that new or used car or a personal loan to get you through the summer. Maybe you want to take a home equity loan for that summer remodeling project. We have great rates and money to lend at TTTCU.

Car loans start at 4.99% for 3 years. We will lend up to 100% of the NADA retail value of the automobile. Personal loans start at 7.90% for 1 year. If you have A or B credit (FICO score greater than 640) you can now get up to \$10,000 on your signature for personal loans, or \$20,000 with a co-applicant. With regard to Home Equity loans, we offer two types: (1) Home Equity Line of Credit loans are offered up to \$100,000, based on the equity in your home. The current rate for this loan is 4.25% (variable rate based on the T-Bill) with a current maximum rate of 9.25%. This is a credit line available to you and you only pay interest on the outstanding balance.

(2) Fixed Home Equity loans—up to \$50,000. You select the amount you need and will receive the full amount in a check. This loan has a rate of 5.25% fixed for 10 or 15 years. Call John or David at our office for more details.

ENTERPRISE HAS GREAT CARS!

During May, Enterprise Car Sales is offering special prices for selected cars, such as the 2009 Nissan Altima S or a 2009 Pontiac G6 at excellent price points and a bonus

\$300 gas card. Please check our web site at: www.ttfcu.org for more information @ bottom of our home page.



2006 Nissan Maxima SE (loaded) in ex. condition, for sale at the credit union-\$16,499. Call John for details: 203-227-8511.

Hearth Products: fireplaces, stoves, inserts and gas logs. We consult in the comfort of your own home. Top manufacturers represented. Call us at 203-254-2256 or inquire at: info@hearthproductsllc.com

Old Clock Repair and Restoration

Cuckoos to grandfathers; regulators to mantels; some 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 web-site for workshops, counseling and rites of passage. Call Jody Grose 203-426-2156 www.returntothefire.com

FOR RENT: Oak Bluff's, Martha's Vinyard: Approx. one mile to town, bike paths & beaches- Sleeps 4-6. Two full baths, outdoor shower, screened porch, washer & dryer. No pets/smokers. \$1600/wk July & Aug; \$1100/wk June & Sept. Holidays & wknds offpk negotiable. Call 203-605-3842.