

THE STAR NEWS

777 EAST MAIN ST.
TORRINGTON, CT 06790

SUPERIOR TREATMENT AND RESPECT
WWW.TMTFCU.ORG

PHONE: 860-489-2212
STAR LINE: 1-844-275-6387

A note from your friends at TMTFCU...

As 2016 winds to an end we would like to take a moment to thank you for choosing TMTFCU as your financial institution. We know you have many choices available when it comes to saving and borrowing money. At TMTFCU we take the credit union philosophy of people helping people to heart everyday. We will never try to sell you a product or service that will not be in the best interest of you our member/owner. Please continue to see us for all your financial needs! Thank you and here is to good financial health in 2017!

You Asked... We Did It REMOTE DEPOSIT CAPTURE IS HERE

Depositing a check from your phone or mobile device is available with the TMTFCU mobile app.

Go to the app store and look for the TOUCH BANKING app. Install on your device and call us at

860-489-2212

LOAN RATES

New Vehicle Loans: as low as 1.99% APR to qualified borrowers.

Used Vehicle Loans: as low as 3.99% APR to qualified borrowers.

Signature Loans: as low as 9.99% APR to qualified borrowers

Debt Consolidation Loans: as low as 13.99% APR

New Motorcycle Loans: as low as 3.99% APR

Used Motorcycle Loans: As low as 5.99% APR

Share Secured Loans: 3% APR over current savings & CD rates
Minimum rate is 3.99% APR

VISA Credit Cards: Non-Variable Rate. Please call for rates & info.

Home Equity Loans/Lines of Credit: Please call for rates & info.

Check out our website at www.tmtfcu.org for a complete list of rates.

*Members who sign up for e-statements may receive .25 basis points off their loan rate.

OFFICE HOURS

Monday, Tuesday,

Wednesday-

8:00 AM to 5:00 PM

Thursday-

8:00 AM to 6:00 PM

Drive Thru till 6:30 PM

Friday-

8:00 AM to 5:00 PM

Drive Thru till 5:30 PM

Saturday-

9:00 AM to 12:00 Noon

Closed Sunday

HOLIDAY CLOSINGS

01-02-17 New Years Day
Observed

01-16-17 MLK Day

02-20-17 Presidents Day



DEPOSIT RATES

DIVIDENDS

REG SHARES*	.150%APY
IRA SHARES	.150%APY
CLUB SHARES	.100%APY
MONEY MKT**	.200%APY
MM PLUS **	.25%APY
MM ADV**	.30%APY
HSA	.551%APY

RISING STAR *** 5.00%APY
Dividends on all above shares are declared & paid at the end of each quarter. Dividends are calculated on average daily balance.

*Minimum average daily balance to earn dividends on regular shares & HSA's is \$100.01.

**MM is for personal accounts only. Minimum deposit & balance for MM is \$1000.01, MM PLUS is \$10,000.01, MM ADV is \$50,000.01.

***Rising Star is for personal accounts only. 5.00% APY on deposits up to \$1,000 through age 21.

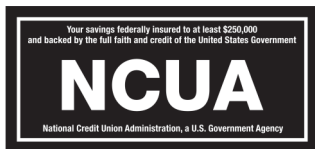
Rates are accurate through 06/30/2016.

SHARE CERTIFICATES (REGULAR AND IRA)

6 mos (\$500 min)	.25%APY
12 mos (\$500 min)	.351%APY
18 mos (\$500 min)	.451%APY
24 mos (\$500 min)	.551%APY
30 mos (\$500 min)	.652%APY
36 mos (\$500 min)	.753%APY
60 mos (\$500 min)	1.005%APY

Share certificate dividends are accurate as of 06/30/2016. There may be a penalty for early withdrawal. **STAR MEMBERS and members who enroll in e-statements add .25 basis points.**

Your shares are insured federally by NCUA to at least \$250,000.



THINK TMTFCU FIRST!

Don't forget your credit union should be your first stop when you are looking to finance a purchase or invest some money!!

Do You Know the Credit Union Difference?

A credit union is Member owned. We do not have stockholders or investors but shareholders who are you, our members. We are run by a volunteer Board of Directors who are your friends, neighbors and coworkers. A credit union is a financial cooperative, a group of people who pool their money together and lend to each other. The money you borrow belongs to your family, friends, coworkers and neighbors. We can keep our loan rates low and our savings rates more competitive for these reasons. Our success is based on your success. Please see TMTFCU for all your financial needs! ...and don't forget to tell your friends, neighbors and coworkers too!

Rapid Refi Mortgage!

Reduce your term in **NO** time!

As low as...

4.15% APR for 7 years

**Closing Costs
ONLY \$500.00!!!**

*Loans Over \$25,000.00

A special Thank You to all of our members who thought of us over the holidays. We appreciate your thoughtfulness.

Happy New Year to you all!

Statutory Lien

If you are in default on a financial obligation to us, federal law gives us the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you.

BRUSH UP THE HOUSE

Whether for a major paint job or a minor remodel, we can help with loans to make your home look and function its best.

Home Equity Lines of Credit and Second Mortgages available. Great rates and quick approvals! Apply today and complete those projects you have been dreaming of!

