

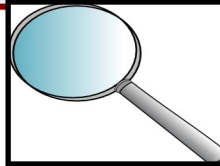
THE STAR NEWS

777 EAST MAIN ST.
TORRINGTON, CT 06790

SUPERIOR TREATMENT AND RESPECT
WWW.TMTFCU.ORG

PHONE: 860-489-2212
STAR LINE: 1-844-275-6387 (TOLL FREE)

We have so many exciting things for you to be on
the lookout for over the next few months!



We are getting ready for the launch of our new OWNERSHIP ADVANTAGE

Loan Product

The payment of a lease with the advantage of
ownership

-No Money Due at Signing

-Low Monthly Payment

-Buy, Sell, Trade, at any time. Or, return the vehicle at
Loan Maturity

We cannot wait to host our first "Dine, Di\$cover, and \$ave" event! It is
at 6:00pm on May 23, 2017. Please RSVP by May 19, 2017 to
860-489-2212 with the total number of adults that will be attending.

Please join us for dinner at the credit union while we help you to
discover the TMTFCU experience. Can't make it to
the first one? Don't worry!! We are hoping to host
these events regularly!



Community "Shred-It Day"

With tax season coming to an end, come see us
and shred those unwanted piles of
paper! Come down to TMTFCU!!

Saturday, April 29 from 9-12



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 **12.99% 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

**May 29, 2017-Memorial
Day**

**July 4, 2017- Independence
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.

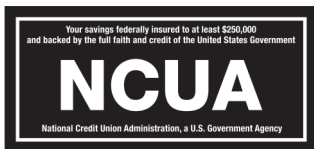
Rates are accurate through 03/30/2017.

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 03/30/2017 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!!

We have some changes with our bill pay that you are going to love!
These should be effective in June of 2017 and here are some of the great features.....

- It's a single sign on...no more having to log into it separately!!
- The member service is available 7:00am-1:00am EST 365 days a year!!!
- You can send money to TMTFCU electronically from another bill pay!
- You can pay many bills the next business day 85% of the time!
- It is more secure which protects you!!
- If you get E-bills, it is sent directly to you, not sent through a 3rd party!! This is a great security feature!



**Please note that you will have to enter all of your bill pay info into the new system even if you currently use it. Call or stop in if you'd like us to help!

TMTFCU awards two \$1000 scholarships every year. One scholarship goes to a graduating senior at Torrington High School. The application can be found in the THS scholarship package. The other scholarship is awarded to a graduating senior from another high school. The student must be a member in good standing with the credit union. The application can be picked up at the credit union.



If you currently have a VISA credit card with us, expect to be getting a new card in June. We are moving to a more secure system!

Please join us June 3, 2017 for our annual "Touch a Truck" event at Lowe's in Torrington!!



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.

