

Schedule of Rates

*Loan Rates

***Personal Loans:** 7.9% One Year, 8.9% Two Years, 9.9% Three Years, 10.9% Four or Five Years:

*** Mortgages: Credit Line Mortgage:** 4.19 % APR—current variable rate (can change quarterly): ***First Mortgages**-Check our website. ***Fixed Home Equity Loans:** 5.25%

***New & Used Auto Loans:** 4.99% for 3 yrs.— 5.49% for 4 yrs.— 5.79% for 5 yrs. 6.79% for 6 yrs.—for new automobile only-\$20,000 minimum.

***For qualified borrowers based on your credit score. *Loan rates subject to change without notice.**

Investment (Share Certificate) Rates:

Share Certificates rates as of October, 2011:

Three month term: .40% dividend rate, .401% APY** paid at maturity. Six month term: .60% dividend rate, .601 APY** dividends paid at maturity. Nine month term: .80% dividend rate, .801% APY**. One Year term: 1.00% dividend rate, 1.005% APY** dividends monthly or at maturity-1.00% APY**.

Minimum balance \$1,000 only. Early withdrawal penalties of 30 days dividend apply. Stated rates are for accounts opened or renewed in **October, 2011** and are in effect for the term of the certificate.

Ira Accounts rates as of October, 2011: .250% dividend rate, .250 APY**, for accounts opened or renewed in **October, 2011**, compounded daily, paid monthly, no minimum balance, rate and yield effective for one year.

Regular Share & Holiday/Vacation Club Accounts:

0.20% dividend rate, **0.200 APY****; paid quarterly on average daily balance, rate stated was paid on **October 1, 2011**; \$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**. See our website for details and all most current rates. **** APY = Annual Percentage Yield**

Did You Know We Offer These Services

Once a Member always a member

Account Services

Share Accounts, Share Draft (checking) Accounts

Holiday Clubs, Vacation Clubs

Individual Retirement Accounts

Share Certificates of Deposit (CD's)

VISA Platinum Credit Card; Visa Debit/ATM Cards

Insurance Services

Credit Life Insurance, Credit Disability Insurance

GAP insurance

Group Accident Insurance

Long Term Care Insurance

Member Connect—Auto and Life Insurance

Other Services

Loan Counseling

Payroll Deductions

Direct Deposit

Notary Public Service

ATM Service—Surcharge-free @ CU24 ATM's (Go to CU24.COM for locations in your area)

Family Membership

Accounts Federally Insured up to at least

\$250,000.00

Office Hours

Monday, Tuesday, Friday: 9-5

Wednesday 10-5, Thursday 9-6

Holiday Closings

Oct. 10th—Closed, Nov.24-3pm, Nov 25, 26—Closed; Dec. 24-3pm, Dec. 26—Closed; Dec. 30-3pm, Jan 2, 2012—Closed

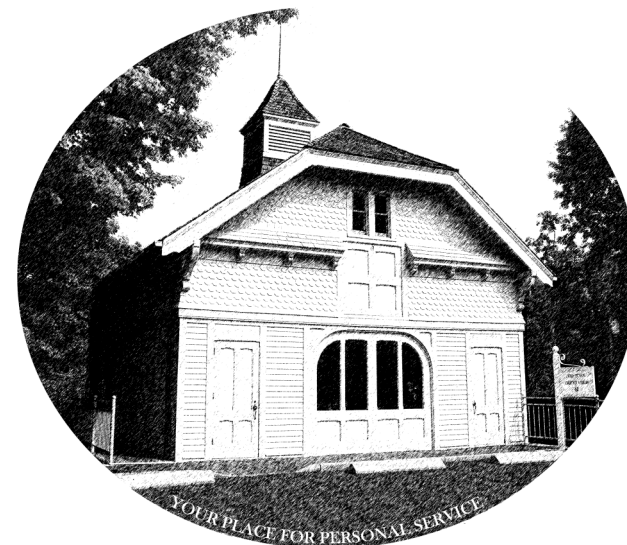
USE OUR ON LINE BANKING SERVICES 24/7 by going to our website and clicking on the Tri-Town Account Access icon. Call us for details.

Please Consider eSTATEMENTS— save your CU money!!

TRI-TOWN TEACHERS FEDERAL CREDIT UNION

FALL 2011

QUARTERLY ISSUE



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HOW TO IMPROVE YOUR FICO SCORE

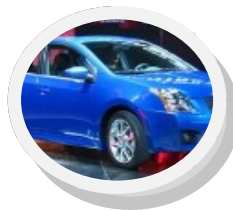
There are certain things that we discover are just illusions as we grow up: Santa Claus, the Easter Bunny and the Fountain of Youth are a few. However, much like Bigfoot, one myth persists well into adulthood -- [the perfect FICO credit score-850](#). Well, you may not be able to reach “nirvana” but you can improve your score by just being careful and paying attention to your finances. To reach the “top of the heap” you need to follow a few important basics — maintaining a positive payment history and a low debt-to-credit ratio. High credit score “superstars” have these attributes:

- ◆ They have a long and impressive payment history and a clean record, by always paying all their bills on time.
- ◆ They maintain a diverse set of accounts—installment loan accounts and revolving charge, i.e., credit card accounts and they are not using all the credit available to them. Keep your statement balances less than 50% of your credit line to improve your credit score.
- ◆ They have a “well-aged” credit report; in other words they tend to be older people who have a long history of paying their bills on time.
- ◆ They have a limited number of credit inquiries on record. Don’t open a litany of store accounts to get 10% discounts at the mall. Stick with a few credit card accounts that you use and pay regularly—3 credit cards will do!

Following these practices will improve your score. Incidentally, if you maintain 760 or above, you will get the same privileges as someone who has 850! If you want to know what your score is, give us a call as we recently ran credit scores for all our members and we have them on file. Another free service of your credit union.

ENTERPRISE CAR SALES

Between October 1st and October 31st there are more good reasons to buy a car from Enterprise Car Sales. Enterprise cars have always been a great deal because of the no-haggle price policy, a free Carfax report, the 12,000 mile/12 month warranty, one year free roadside assistance from AAA and top dollar for trade-ins. Purchase a car from Enterprise in October and Enterprise will give you two years of oil changes—***ABSOLUTELY FREE!!** If that isn’t enough, Tri-Town will reduce your interest rate by 0.50% for the term of the loan. The oil changes and rate reduction will save you hundreds of dollars over the life of the loan. For this sale our interest rates are as low as 4.49%. It’s a deal that’s hard to pass up. If you want to look at the cars beforehand, just go to our website, www.tttfcu.org and click on the Enterprise icon at the bottom of the home page. As an alternative, call John Coniglio, let him know what you are looking for and he will pass that information along to Anthony DiGiacomo at Enterprise. He will contact you directly with offers. Many of our members have enjoyed great used cars from Enterprise for years and you will too. * **up to 8 oil changes over two years.**



GREAT LOAN RATES

For information on loans please go to our web site and click on loans. We now offer up to \$10,000 for signature personal loans if members are A or B credit, (640 or above credit score); or \$20,000 with a qualified co-applicant. Car loans are easy to get as well. Just come in with two pay stubs, or apply on line and fax us your proof of income to apply for a loan.

DID YOU KNOW?

Did you know that we are open until 6:00pm on Thursdays for your convenience?

DOUBLE POINTS for the holidays!

Holiday shopping season is just around the corner and Tri-Town Teachers will again be offering **DOUBLE POINTS** for purchases during November and December 2011, on our **VISA** card. If you don’t have our **VISA** Platinum Rewards Credit Card yet, now is the time to get one. Just give us a call and we will send you an application or you can apply on line.

For those of you who have been racking up the points already, check the last page of your credit card statement to see how many points you have. You can redeem points by going to our website and clicking on **EXTRA AWARDS**. If you want to transfer balances from higher interest cards, bring us your bill for a **no-fees balance transfer**.

HOW DID WE HANDLE IRENE?

Just to inform our members, we lost power over the weekend and on most of Monday after Irene hit Westport and New England with high winds, rain and flooding. We had actually moved our servers to the Police Station where we had access to emergency power. Luckily, power was restored and so was our service by Monday afternoon. Rest assured that we have contingency plans should a disaster hit like Hurricane Irene, to keep you up and running.

Online Bill Pay Service usage can make you \$25

If you have a checking account with us and you start using our [free bill pay service](#) during October you will get a \$25 bonus credit to your checking account just for trying it. Members will receive an email in October with details of the offer. By the way, if we don’t have your email address, please give us a call so we can get it and set you up.

