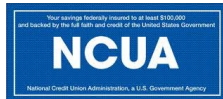


TRI-TOWN TEACHERS FEDERAL CREDIT UNION



A Member-Owned Financial Cooperative



LOAN RATES

CURRENT LOAN RATES * for "A" Credit member (700 or better credit score). Personal loans up to \$20,000* and Car loans are available up to the NADA retail value of the automobile.

Loan Type	One Year	Two Years	Three Years	Four/Five Years
Personal Loans	7.90%	8.90%	9.90%	10.90%
Loan Type	Three Years	Four Years	Five Years	Six Years (New Only Over \$20,000)
AUTOMOBILES New or Used	4.99%	5.49%	5.79%	6.79%

Home Equity Credit Line: 4.19% (Variable) ***Fixed Home Equity: 5.25%**

*Loan rates vary according to credit scores. For up to the minute changes, see our website: WWW.TTFCU.ORG Loan rates subject to change without notice.

INVESTMENT RATES: Share certificates:

Minimum balance \$1,000 only. Early withdrawal penalties of 30 days dividend apply. Stated rates are for accounts opened in October, 2011. See table below:

3 months	6 months	9 months	12 months
.40% APR	.60% APR	.80% APR	1.00% APR
.401% APY	.601% APY	.801% APY	1.005% APY

IRA ACCOUNTS: .250% dividend rate; .250 APY**

for accounts opened in October 2011. No minimum balance. Rate and yield effective for one year.

**APY = Annual Percentage Yield

Regular share, holiday & vacation

Accounts: 0.25% dividend rate;
.2501% APY** paid quarterly on the average daily balance—minimum \$100 balance required to earn dividends. Call for details on other accounts.

Holiday Closing:

Columbus Day-October 10th

Credit Card 1st Year Rates*:

A=7.95% B=8.95% C=10.95%
D=14.95% *Based on your score

News from the Tri-Town Teachers Federal Credit Union

— October 2011 —

TRI—TOWN TATTLER

Your Credit Union - Your Place for Personal Service

HAPPY HALLOWEEN



61 Jesup Rd.—Westport, CT 06880

Office Hours—M, Tu, Fr: 9am—5pm Wed: 10am-5pm Th: 9am-6pm

Phone: (203) 227-8511 Fax: (203) 227-0866 Toll Free: (877) 315-8480

Audio Response System: (877) 874-8696 Web: WWW.TTFCU.ORG

Enterprise Car Sales –Great Deals!

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. See what's new!

ULTIMATE TAIL GATE — SALES EVENT

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. What could be more convenient than that? Many of our members have enjoyed great used cars from Enterprise for years and you will too. *** up to 8 oil changes**

How to improve your Credit 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 you

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. **If you are a member we have your score so call us to find our your score.** High credit score "superstars" have these attributes: **1. They have a long and impressive payment history** and a clean record, by always paying all their bills on time and 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. **2. 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. **3. They have a limited number of credit inquires** 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.

Getting a Tri-Town Visa could help you improve your score as well. Give John a call to find out how!

Did You Know?

Did you know that we are open until 6:00pm on Thursdays, September through June, for your convenience? Please call if you are coming in late to see us.

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. Check out our rates on the back page or on our website for a complete listing. We transfer balances with **NO FEES! 84540**

Have you tried our Bill Pay Service?

For years Tri-Town has offered a bill pay service on our website called **PAY YOUR BILLS**, as an icon on the top of your secure Account Page in FlexTeller, our online account access section of the website. If you have a checking account with us please give it a try. Members who have checking but are not using Bill-Pay will receive an email with an offer to try it and get a \$25 bonus with their first bill payment.

eStatements Are The Way to Go!

We are asking all our members to consider switching to electronic statements if you are not using them yet. This saves the credit union a great deal of money, not

having to process paper, envelopes, handle and stamp and mail statements. Our statements are presented as .pdf adobe acrobat files on our website in your secure FLEXTELLER. You can print them out, download them to your computer and also download the information to your financial software if you wish. Go to the forms section of our website and fill out an eStatements authorization form, then fax it in to us or call us and we will set you up right away. Please save us \$ and consider saving the environment, eliminate processing more paper and fouling our air.

eStatements Rock!!

WANT ADS: Old Clock Repair: Cuckoos to grandfathers; regulators to mantels; some electrics too. Reasonable rates- Call Brad at Old Timers 203-544-9489; Email: oldtime@optimum.net

Hearth Products: Fireplaces, stoves, inserts & gas logs. We consult in the comfort of your own home. Top manufacturers- 203-254-2256– Email: info@hearthproductsllc.com .

Family Events Photography: Families, babies, weddings & events-18 years professional experience. www.tritchonis.com or call 203-685-8083.

Pet Sitting: Pet sitting in my home. Lots of TLC and reasonable rates. Call Faith at 203 227-8511.

Pet Sitting: In my home or yours. Very experienced with dogs, cats or birds. Westport resident-Long or short term. References avail. - Call Jan 203-858-5251

For Rent: Oak Bluff's, Martha's Vineyard-approx. 1 mi. from town, bike paths, beaches. Sleeps 4-6 w/2 full baths, outdoor shower, screened porch, wash/dryer. No pets or smokers. \$1,600wk-Jul/Aug; \$1,100wk-Jun/Sep; other dates negotiable. Call 203-605-3842.

Fairfield County Elite Home Services: Junk hauling, power washing, window cleaning, attic/basement cleaning, moving. No job too big or small. Call Jim at 203-216-0256

Dinnerware by Pottery Barn-3 years old: Style—Emma—White 6—5 piece place set'g, plus tea set, & much more; \$250 for entire set. Call Mary Ann @ 203-257-4344.