



TRI-TOWN TEACHERS FEDERAL CREDIT UNION

"THE CARRIAGE HOUSE"
61 JESUP ROAD
WESTPORT, CT 06880
Web address: www.tttfcu.org

John P. Coniglio
Assistant Manager

Telephone: 203 227-8511
Fax: 203 227-0266
Email: jconiglio@tritownteachers.org

TO ASSOCIATIONS INTERESTED IN MEMBERSHIP IN OUR CREDIT UNION:

Thank you for your interest in learning about how your association membership can become members in Tri-Town Federal Credit Union. Many people view Credit Union membership as a benefit because Credit Unions are very member-friendly not-for-Profit organizations. **We are the only Credit Union in Westport and wish to grow.**

ASSOCIATION MEMBERSHIP: As a result of a relatively new ruling by the National Credit Union Association (NCUA), we can open our membership up to other Associations of like-minded people who wish to avail themselves of the benefits of credit union membership. We are a not-for-profit cooperative where members own shares in our credit union. Any additional proceeds earned are put back into our credit union to build up our net worth or are distributed to our members as dividends.

SAVINGS ACCOUNTS: Generally our interest rates on savings accounts are higher than what a traditional bank will offer and our loan rates tend to be lower. We also offer special savings accounts, such as Vacation Club accounts, Holiday Club accounts and Special Savings accounts designed for a special purpose, such as a kid's college fund. We also have very favorable CD rates with many options available.

MORTGAGES AND LOANS: We offer very competitive loan rates for mortgages, Home Equity lines of Credit (HELOC), personal loans, vehicle loans and special Green Loans for home energy improvements and green vehicle loans that allow our members to take an additional 2% off their loan rates when they are environmentally friendly. Our terms are usually more favorable than you will generally find at a bank or other financial institutions. For example we let our members skip payments on their loans in August and December. These are months that can be particularly difficult for teachers that don't receive payroll payments in August and may need extra cash in December for holiday gifts. We pride ourselves on helping members with personal service!

INTERACTING WITH US: Interacting with us is as easy as going "ONLINE". We offer all the services of any large bank with an extensive online system that allows you to do all your banking from a PC or Mobile device (Smartphone or Tablet), with our mobile app. You can transfer funds, order checks, withdraw funds, deposit checks, freeze your credit card, use our free bill-pay services, develop a budget and track your expenses on our **MoneyDesktop Personal Financial Management Software**, find locations for over 75,000 **surcharge-free ATM's**. We're happy to have you come in and see us too.

Please call John Coniglio at the number listed above for more information.

Find it all at our website: <https://www.tttfcu.org>