



Fourth Quarter 2023 Currents



Unlocking Financial Opportunities with TVFCU's Competitive Rates

At TVFCU, we take pride in offering our members the best financial opportunities to grow their savings. We understand that you work hard for your money, and that's why we're committed to helping your money work hard for you! One of the ways we achieve this is by providing highly competitive Annual Percentage Yield (APY) rates, ensuring you get the most out of your investments.

Why Choose TVFCU Share Certificates (CDs)?

If you're looking for a secure and guaranteed way to earn more on your money, our federally insured share certificates are the ideal choice.

Competitive Dividend Rates

Our share certificates feature fixed rates that often surpass those of standard savings accounts. As of September 14, 2023, you can take advantage of the following rates (subject to change):

6 Months (182 days): 5.00% Dividend Rate, 5.06% APY

12 Months (365 days): 5.00% Dividend Rate, 5.09% APY

18 Months (547 days): 5.00% Dividend Rate, 5.09% APY

24 Months (730 days): 5.00% Dividend Rate, 5.09% APY

30 Months (912 days): 5.00% Dividend Rate, 5.09% APY

60 Months (1,824 days): 5.00% Dividend Rate, 5.09% APY

*Minimum deposit \$1000 and penalty for early withdrawal

Flexible Terms

We understand that everyone's financial goals are different. That's why we offer a diverse range of terms, spanning from 6 months to 5 years. You can choose a timeline that suits your needs and objectives.

No Setup or Maintenance Fees

We believe in transparent and straightforward banking. When you open a TVFCU share certificate, you won't have to worry about hidden fees eating into your earnings.

Secure Future Savings

By allocating your funds to a share certificate, you ensure greater security compared to riskier investments. This is an excellent way to safeguard your financial future.

Visit [tvfcu.com/personalsavings](https://www.tvfcu.com/personalsavings) for full details and the latest rates.

Holiday Financial Confidence with TVFCU

This holiday season, the TVFCU YOUR\$ app has your back, providing the tools needed to enjoy the festivities with financial peace of mind.

Virtual Budgeting Coach

With all of your accounts located in one place on the TVFCU YOUR\$ app, members can now access our Virtual Budgeting Coach. With this tool members can:

- Track spending
- Set financial goals
- Discover strategies to enhance your financial well-being

Managing finances has never been easier or more accessible.

Credit Score Monitoring & Tips

Credit score is a crucial aspect of your financial health. TVFCU makes it easy to keep an eye on your credit score without negatively impacting it. Our app provides instant access to your VantageScore and tailored money tips to improve your credit score.

Debit Card Lock/Unlock:

TVFCU offers instant security at your fingertips. To enhance your security, the ability to lock and unlock your debit card directly from the YOUR\$ app is empowering members to take immediate action to protect their finances.

Holiday Budgeting Tips for a Stress-Free Season

To help you make the most of your holiday budget, here are some specific tips for managing expenses during different holidays.

Halloween:

Shop smart for costumes at consignment or thrift stores. Get creative with DIY costumes and consider selling used costumes.

Thanksgiving:

Plan meals ahead to take advantage of coupons and deals. Use in-season produce to reduce food costs. Consider potluck dinners to share expenses with family and friends.

Christmas & Hanukkah:

Set a budget for each person's gift and stick to it. Explore cost-effective holiday traditions like "Secret Santa". Compare shipping options to save on mailing expenses.

Don't let financial stress dampen your holiday spirit. Let TVFCU empower your financial well-being this season and beyond. Visit [tvfcu.com/YOUR\\$](https://tvfcu.com/YOUR$) for info

TVFCU Sponsors

The Hamilton County Fair

TVFCU is a proud sponsor of the 2023 Hamilton County Fair. The fair will be held Nov. 10-12 at the McDonald Farm. TVFCU is sponsoring the brand new All Out Fireworks Show!



With admission fees ranging from just \$5 - \$14, it is a can't-miss event!

TVFCU Perks Checking: Your Playbook for Football Season Savings

Football season is here, and TVFCU Perks Checking members are in for fantastic savings on team gear, tailgating, tickets, and more, all thanks to BaZing. TVFCU Perks Checking members enjoy exclusive discounts on team apparel from: NFL Shop, College Station Sports Stores, Dunham's Sports Premium Seats USA, Champs Sports and Academy.



TVFCU Perks Checking offers discounts beyond football. It's the ultimate year-round savings solution. Starting at just \$6 a month, TVFCU Perks Checking Accounts are an affordable banking option that includes valuable benefits like cell phone protection and roadside assistance.

Visit tvfcu.com/perks for details.

International Credit Union Day

On Oct. 19, TVFCU will join over 56,000 credit unions worldwide in celebrating the 75th anniversary of International Credit Union Day. Share your TVFCU story on social Oct. 19 with the #tvfcuICUDAY



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