



**YOUR
FEARLESS
FUTURE**



Celebrate Credit Union Week, October 14th to 20th

With Western Connecticut Federal Credit Union, you can do more with your money and live more awesome! Credit unions were created to be of service to their members. This people-first

philosophy not only means better service, but it translates into a better financial deal for you as a member. At Western CT FCU, our mission is to truly care for you and our community with the best, most affordable financial services. Around the world credit unions are encouraging people to find their platinum lining for International Credit Union Day, and this week we celebrate you and your fearless future! **All week there will be goodies and chances to win special giveaways. Stop into the credit union and celebrate with us!**

Find the Right Loan, the Right Car, and the Right Fit, all at Western CT FCU

Fall is the best time of year to buy a car! Dealerships are motivated to sell year-end models at competitive prices that can be a great advantage to you. Many of them even offer incentives on 2018 models to make room for next year's models which start hitting the showroom floor in early fall. Don't become intimidated by the process! As a valued member of Western CT FCU, we are here to guide you to make it as easy and enjoyable as possible!

Visit us today and get pre-approved for an auto loan to make the start of your auto buying process that much easier. At Western CT FCU, we offer new and used auto loans to our members starting at great low rates!

Then, start researching the vehicle you want with our Auto Buying Center. Search for dealerships near or far by vehicle make or model, body types, and price. The results are fast, easy, and will make you feel more confident in your decision.

We want to help you find your next vehicle! Start your exploration today at westernctfcu.groovecar.com.

Our Member Care Team is always available for your questions at **203-791-9399** or email membercareteam@westernctfcu.com.



Main Office

2 Stony Hill Road
Bethel, CT 06801
203-791-9399
membercareteam@westernctfcu.com

Lobby & Drive Thru Hours

Monday - Wednesday

8:30 a.m. - 3:00 p.m.

Thursday

8:30 a.m. - 5:30 p.m.

Friday

8:30 a.m. - 5:00 p.m.

Saturday

9:00 a.m. - 12:00 p.m.

Holiday Closings

Columbus Day

Monday, October 8, 2018

Veterans Day

Monday, November 12, 2018

Thanksgiving

Thursday, November 22, 2018

Christmas

Tuesday, December 25, 2018

Wednesday, December 26, 2018

New Year's Day

Tuesday, January 1, 2019

Quick Tip

As we approach the end of 2018, it is a good idea to check your credit report to verify that all of the information it contains is correct. Go to annualcreditreport.com. It is free, quick, and reliable. Be sure to call or visit us with any questions that you may have.

Check Us Out on Facebook!



Visit our official Western Connecticut FCU page and follow us to keep up to date on our promotions, good financial tips and more!

Benefit of Membership

Enjoy easy access to your cash with 55,000 surcharge-free ATMs on the Allpoint ATM network. Download the Allpoint app to find a ATM near you.

Tis the Season... With a Smarter Way to Stretch your Budget

The holidays are right around the corner, and we all know how easy it is to overspend this time of year. Credit cards are helpful but it can be much easier to exceed your budget while shopping with them. The rates may be higher, causing you to pay more for what you buy.

Western CT FCU wants to help with our Holiday Personal Loan! Apply now and spend the smart way this holiday season. Get \$2,000 for up to 12 months with a rate as low as 5.99% APR* If you get caught up in holiday spending and need a better way to stretch out the bills, this is the loan for you.

Shop without worries with our Holiday Personal Loan and get the funds you need at a great low rate!

*APR=Annual Percentage Rate. This special rate of 5.99% is available for those with a qualifying FICO score of 670 or higher. Other special rates available, ask credit union for details. \$2,000 at 5.99% equals a monthly payment of \$172.12 based on 30 days to 1st payment.

Enjoy a Little Extra Cash this Holiday Season

As a valued member of Western CT FCU, you may be eligible to skip your next loan payment in November, December, or January. This special offer to skip your next loan payment allows you to free up some cash for the holiday season! It's simple to do and only costs \$20 for each loan that you would like to skip. We want you to take a holiday from your Auto or Personal loan this season!

It's Our Gift to You!

It's all for you and simple to do! If your payment is normally made by payroll deduction or direct deposit, the amount of your payment will remain in your account. If you make your payment by mail or in person, you simply won't have to make the payment for the month that you chose.

You must apply before your payment is due, then just relax and enjoy your holiday!

For details, please call **203-791-9399** or email **membercareteam@westernctfcu.com**.



Community Events

Fall Family Festival - Saturday October 13, 2018 from 10am-3pm

Immanuel Lutheran School
18 Clapboard Ridge Rd.
Danbury, CT

Everyone will have a blast!

With over 30 vendors, bounce houses, a pumpkin patch, face painting, & much more!

Bring the kids for a day of fun this fall!

16th Annual Festival of Trees 2018 - November 16-18, 2018

Located at the Danbury Sports Center.

Bring your family for a day or the entire weekend, there's something for everyone!

Friday night's Brew Fest, shopping, 100 decorated trees, children activities, raffles, & live entertainment!

"Benefiting Ann's Place Cancer Support"

