



Start 2019 Strong... Transfer Higher Rate Balances to your WCFCU Visa

Save with a balance transfer rate as low as 1.99% APR*

Gain back control of your budget this year when you consolidate and transfer high interest rate credit card balances to your WCFCU Visa card. Most credit card issuers charge 3-5% to transfer your balances but at Western CT FCU, there are no balance transfer fees!

Jump into 2019 with financial freedom! Break free from making high interest payments when you combine all of your credit card debt that was accumulated over the holidays into one, with our WCFCU Visa credit card.

Not Yet Carrying the WCFCU Visa Credit Card? Ask us, let's open one today!



At Western CT FCU, we give our members the purchasing power with no annual fee, low interest rates, and exceptional service! Apply online at www.westernctfcu.com.

- No balance transfer fees
- Earn rewards on purchases
- Save money on interest
- Pay off your debt faster

*APR=Annual Percentage Rate. APR for balance transfers is based on your credit rating. Rates as low as 1.99% are for well qualified borrowers. This promotional rate is available for 12 calendar months and then the standard purchase rate applies. No balance transfer fees. Other rates available and all loans are subject to credit approval. Please contact the Credit Union for details.

You Could be the Next Winner!

Be one of the first 5 members each month to open a Save To Win account and you already win when we match your first deposit up to \$25! A Save To Win account is a qualifying certificate where you could win money by simply saving money. Your deposit will earn you 1 entry into a Prize Drawing* for every \$25 increase in this account. We will randomly draw a winner monthly for a \$25 cash prize and quarterly for up to \$5,000!



Be one of the first members to open a Save To Win account each month and we will match your first deposit of \$25, so you already win!

It's so easy to get started. If you have not yet opened a Save To Win account, you can simply add this account over the phone. For your friends and family who are not yet members of Western CT FCU, and would like to participate, they can join online or stop by to visit us! Saving and winning has never been easier!

*See the Official Account and Prize Entry Rules at www.westernctfcu.com. \$25 will be matched to the first \$25 deposited to the account for the first five new Save To Win accounts each calendar month. This program will begin 1/1/2019 and end 12/31/2019.

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

Martin Luther King Jr. Day

Monday, January 21, 2019

President's Day

Monday, February 18, 2019

Quick Tip

Enjoy easy access to your cash with over 55,000 surcharge-free ATMs nationwide on the Allpoint ATM network. Use the ATM locator on our website or download the free Allpoint app to find an ATM near you.



Do More with Your Money in 2019!

Manage Money on the Go

Can't make it to see us during the day? No worries, our new ATM now accepts deposits. We know how busy life can be, and as it begins to settle down after the holidays, we want to make it a little easier for you. Visit the ATM at our branch and deposit cash or checks into your account any time of day. It's quick, easy, and convenient. Simply deposit the funds that you need in your checking or savings account, and you're good to go! Discover the advantages of convenience and do more with your money this year.



Save Time and Money

Use the Western CT FCU mobile app and make a deposit anytime, anywhere! Our mobile app allows you to have instant access to your account at all times. That means you can easily check your balances and transactions, or make transfers and loan payments. With the check deposit feature on our mobile app, you can make a deposit by simply taking a picture of the front and back of your check. It's that easy! Save yourself time and money with a more convenient way to deposit your money.



For funds availability details on ATM and mobile deposits, contact member care at the Credit Union.

For Your Financial Fitness

Go Further, Faster with Western CT FCU

Wouldn't it be great if your money had a little more energy? Well, it's a new year, so that means new financial goals. At Western CT FCU, we want you to start 2019 off right, with a plan to becoming financially fit this year. We want to help you get started!



Call or visit us to set up a Free Financial Counseling session with one of our Financial Coaches. Meet with our Financial Personal Trainers to learn how you can maximize your money as well as improve your credit rating. We want to expand our members' individual success by building a strong financial foundation. You can feel free to ask us questions or to review your current services. Call **203-791-9399** to set up an appointment or stop by our office. Either way, get ahead with Western CT FCU. We'll propel you to a better financial future.

Community Events

Story Time for Little Ones!

Every Wednesday morning from 10:00 a.m. - 10:45 a.m.

Starting Wednesday, January 2, 2019

Byrd's Books hosts a Free Story Time for your little ones each week at their location of 126 Greenwood Ave. Bethel, CT 06801

Annual Home, Health, & Leisure Show!

Saturday March 9, 2019
10:00 a.m. - 7:00 p.m.

Sunday March 10, 2019
11:00 a.m. - 6:00 p.m.

Located in the Danbury Fair Mall

For more than 50 years, this Home & Leisure Show has drawn thousands to our state's largest and oldest Home Show.