



The Future is Yours

Picture your future, Save for it, and Share it!

All throughout the month of April, we are celebrating Youth Month! At Western CT FCU, we truly care about the youth in our community and believe in sharing the importance of saving at a young age so that we can set our young members on the right financial path. Together, we encourage young members to express their vision for their financial future so we can help them get there. Visit the credit union with your family for fun, prize-winning activities and get your children involved in the Youth Savings Challenge.

Now is the perfect time to open a savings account for your child, if you haven't done so already. Let them participate by depositing money into their savings account for the chance to win fun prizes.

For every \$5.00 that is deposited into their youth account, they will receive a raffle ticket. There is a daily maximum of 10 raffle entries and a weekly max of 25 entries. That means the more you save, and the more you visit us throughout April, the greater chance you have at winning!



The Future is Yours

Picture it! ♥ Save for it! + Share it! ✧

#CUYouthMonth

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

Good Friday

Friday, April 19, 2019

Memorial Day

Saturday, May 25, 2019

Monday, May 27, 2019

Quick Tip

Be one of the first 5 members each month to open a Save To Win account and we will match your first deposit of \$25, so you already win! Each deposit of \$25 earns you 1 entry into a prize drawing for a chance to win up to \$5,000!

Turn Financial Goals into Fantastic Realities

Does your credit score have you feeling muddled or stuck? Stop running in place when Western CT FCU can help you and your money go further. Our new Credit Builder Program* is meant to help members who have no credit, little credit, or unfavorable credit and would like to improve it.

The key to building a good credit score is making consistent, on-time payments. This loan is designed to ensure members are doing just that so they can gradually improve their credit score over time. The loan will be secured in the member's account. As you make continuous, on-time payments, funds from the loan will be released into your checking or savings account every three months. Spring into savings and use the funds to pay off other debts, save money, or put it towards a larger financial goal. As you make these on-time monthly payments, it will be reported to the credit bureau and positively reflect your credit rating.

We want to help our members build a solid financial future. Although it takes time to build credit, now's the time to start. Take the initiative today, and boost your credit score with our Credit Builder Program.



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

Everything Auto, All in One Place

Western CT FCU is a one-stop shop for all of your auto needs. From searching for the perfect car to reducing the financial burden when you finance it for a good rate and have access to special protection policies that we offer. Western CT FCU is here to help you every step of the way. Visit us today to get started!



At Western CT FCU, we offer new and used auto loans to our members starting at great low rates. You can get pre-approved for an auto loan to make the start of your auto buying process that much easier. Then, start researching the vehicle you want with our Auto Buying Center. Search for dealerships near you by vehicle make or model, body types, and price. Start your exploration today at westernctfcu.groovecar.com. The results are quick, easy, and you will feel more confident in your decision.

Once you get the right loan and find the right car, you want to make sure you're covered, right? At Western CT FCU, we offer Guaranteed Asset Protection (GAP) to ensure you are covered even when a problem occurs. GAP insurance helps cover the difference owed on an auto loan that your primary insurance may not pay if your car is totaled. Also, with the deductible assistance benefit included, it can help pay up to \$1,000 towards your deductible and is applied to anyone that is on your insurance policy. It gets even better—you can add all of this to your auto loan for a small, one-time fee that's much less than what the dealership would charge you. All of this would be included in the value of the loan so it won't increase your monthly payments or the life of the loan. Call or visit us to learn more about how Western CT FCU is your one-stop shop for all things auto!

Now a Safer Way to Pay and Get Paid

Western CT FCU is now compatible with Apple and Google Pay! Now you can link your WCFU Visa credit or debit card to your phone and use it to pay at the store or get paid from your friends. It's easy to set up, convenient if you happen to forget your wallet, all while being safe and secure. Whether you are an Apple or Android user, both Apple and Google Pay does not display your actual card number so your information stays secure.



Don't worry, you are still able to enjoy all the benefits of being a cardholder that Western CT FCU has to offer. That means you are still able to get cash back, earn points on purchases for rewards, and remain covered with fraud protection. This way, you gain all of your card's benefits without even carrying the card. Go far with your phone with a more convenient way to pay. After all, we always have our phone on us anyway so add your WCFU Visa card to it and you'll always be prepared with or without your wallet.

Community Events

Danbury Kids Expo 2019

Sunday May 5, 2019
from 11:00 a.m. - 4:00 p.m.

The 9th Annual Kids Expo will be held at the Danbury Sports Dome. Bring the whole family for a fun, educational, and entertaining experience. Admission for ages 3-11 is \$7.00 and for ages 12 and over its \$10. A portion of the admission fees will go directly to the American Cancer Society. Kids and adults will have a blast!

Danbury Street Festival

Saturday June 1, 2019
from 11:00 a.m. - 5:00 p.m.

Located in Main Street,
Downtown Danbury

Celebrate the beauty of art and innovation in the community. Main Street will be closed for artists, vendors, food trucks, and entertainment!