



Checking Off All the Boxes to Your Checking Needs

Satisfy all of your banking needs with a free checking account today and enjoy all the perks of convenience. You can easily manage your everyday banking electronically with our online banking and mobile app. Access your account anytime, anywhere with our mobile app to view your transaction history, transfer money, make loan payments, and deposit checks with our mobile check deposit feature. Also, now that your WCFCU Visa Debit/Credit card is compatible with Apple and Google Pay, the accessibility is endless.

Convenience is key and our Checking is free, check it out:

- ✓ No Minimum Balance or Monthly Maintenance Fees
- ✓ Visa Debit Card with Rewards
- ✓ Mobile Banking App with Mobile Check Deposit
- ✓ Apple/Google Pay
- ✓ Bill Pay
- ✓ Bank to Bank Transfers
- ✓ Mobile Alerts
- ✓ Over 55,000 Free* ATMs



Western CT FCU checking accounts can be accessed nationwide through our partnership with *Allpoint ATM Network. With Allpoint, you have a network of over 55,000 surcharge-free ATMs to choose from that are conveniently located nationwide, so whether you are traveling or shopping around town, the convenience of getting cash is always available. Visit www.westernctfcu.com for more information or download the Allpoint app to help locate the nearest ATM.

Share What You Love

We love to help our members save more and make the most of their money with Western CT FCU, so don't keep us a secret! Share what you love about Western CT FCU and tell your friends and family that membership is open to anyone who lives, works, worships, or attends school in the greater Danbury area.

— Earn \$50* for referring Western CT FCU —

The Greater Danbury area includes the towns of: Bethel, Bridgewater, Brookfield, Danbury, New Fairfield, New Milford, Newtown, Redding, Ridgefield, and Sherman.

You will receive a \$50 reward* when referring a friend or family member to Western CT FCU. The new referred member will receive \$25 when they join! Give your co-worker, friends, and family the chance to experience a better way to bank with our Member Care Team. When you share your experience with others and tell them what you love about Western CT FCU, you both win!

*A \$50 reward will be deposited into the share account of the referring member and \$25 will be deposited into the eligible account of the new member once direct deposit has been established and the new member uses it for 3 months (90 days). Eligible accounts include: Checking, Premium Checking, Holiday Club, Vacation Club, or a Save to Win account. A new member is someone who is not an owner or joint owner of an account at Western CT FCU as determined by their social security number. Each referring member is allowed up to 3 referral rewards and shall not receive more than \$150. Member Referral Program is available until 9/30/2019.

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

Independence Day
Thursday, July 4, 2019

Labor Day Weekend
Saturday, August 31, 2019
Monday, September 2, 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 winning drawing for a chance to win up to \$5,000!



Get your Mortgage Close to Home

Get Pre-Approved Today!

Contact us today and let's talk about your mortgage potential! We will work together to find a mortgage program that fits your needs. Our partnership with the Allanach Mortgage Group expands our access to the mortgage programs we can offer you with low down payments. This means the ability to get more of our members into new homes! Specialty Programs include:



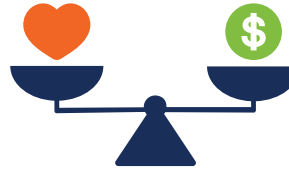
- FHA/FHA Rehab Loan – 1.5% or 3.5% Down Payment 1-4 Family
- Conventional Loan – 3% Down Payment
- VA Loan – 0% Down Payment and No Private Mortgage Insurance
- USDA Loan – 0% Down Limited and Limited Private Mortgage Insurance

We understand that the home-buying process can be overwhelming at times, especially for first time homebuyers. At Western CT FCU, we're dedicated to guiding you through the process to make it as easy as possible. We want to get you in the home of your dreams and we are confident that you'll find our team has the experience needed to get you to the closing table.

To get prequalified today, call us at **203-791-9399**, visit our office, or email us at loans@westernctfcu.com. If you like to be extra prepared, call ahead for a list of documents to bring when you visit us. We look forward to hearing from you!

Your Health, Your Money

Take control of your health care costs with a Health Savings Account (HSA) at Western CT FCU. HSA's are designed for those seeking a better way to manage their healthcare costs. To open an HSA, members must participate in a qualifying high deductible health plan (HDHP). So even if your employer offers you a specific plan, you can still check out ours to see the great benefits.



The funds contributed to your HSA remain tax-free provided that you use those funds for qualified medical expenses. We want to make it as easy as possible for you! You can arrange to have your funds directly deposited from your payroll to your Health Savings Account. Watch your account grow, rather than shrink. At Western CT FCU, there are no set up or maintenance fees when opening an HSA; instead, you will automatically start gaining interest on your funds. That way, it will be there when you need it most!

Contact our member care team today to get started or to simply answer any questions that you may have at **203-791-9399** or email membercareteam@westernctfcu.com.

Community Events

Ann's Place, "Run from the Sun 5K"

Thursday August 22, 2019
from 5:00 a.m. - 9 p.m.

At the Amber Room Colonnade, 1 Stacey Road Danbury, CT 06811 Join us for a great cause as the WCFCU Team participates in the, "Run from the Sun 5K" Join us for the evening, walk, run, and donate for a great cause that supports those in our community affected by cancer. Contact us at 203-791-9399 for more information.

Downtown Chowdown

Every Thursday from
May 30 - August 29

Located at Kennedy Park in Danbury from 11:30 a.m. - 2:00 p.m.

Take a lunch break and enjoy good food, fun and great music right here in our community!