



## Home Sweet Home

### Don't Miss Out on the Home of Your Dreams

Do you have questions about the home-buying process? Well, we have the answers! We understand that the home-buying process can seem complex at times, especially for first time homebuyers. Our team at Western CT FCU has the experience needed that you can rely on to get you started and walk you through the process with less stress and more confidence.



Our in-house real estate programs along with our partnership with the Allanach Mortgage Group allow us to have access to a variety of mortgage programs. Our goal is to get you approved with the mortgage program that best suits your needs, and to get you to the closing table.

Join us on **Tuesday, February 4, 2020 at 5:00 p.m.** for our Free Home Buying Seminar. We'll advise you on all the tips and items you need to get the process going and answer any questions that you may have. **To RSVP email us at, [loans@westernctfcu.com](mailto:loans@westernctfcu.com).** If you would like a personal one on one consultation, let us know and we can schedule one that same evening. Food and refreshments will be available, so bring your appetite. We look forward to seeing you!

***Get started today!***

***Apply online at: <https://wcfcu.allanachmortgage.com>***

## Main Office

2 Stony Hill Road  
Bethel, CT 06801  
203-791-9399  
[membercareteam@westernctfcu.com](mailto: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 20, 2020

### Presidents' Day

Monday, February 17, 2020

## Quick Tip

It's a new year! Make sure to check out your credit report to see where you stand in 2020. Go to [annualcreditreport.com](http://annualcreditreport.com). It's quick, free, and reliable. Be sure to call or visit us with any inquiries that you may have.

**[Annualcreditreport.com](http://Annualcreditreport.com)**

## Ohh the Weather Outside is...

### Unpredictable!

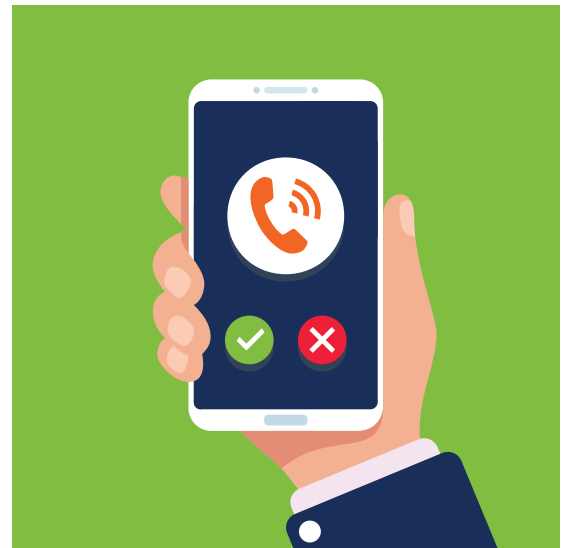
As we make our way through the next few months of winter, be sure to check our website or give us a call during winter storms before making a trip to our office in case of weather related closings.

We are always available by email at [membercareteam@westernctfcu.com](mailto:membercareteam@westernctfcu.com).

You can also leave a voice message at **203-791-9399**.

Voicemails are monitored regularly during normal business hours.

Stay warm and stay safe!



## Get Paid to Bank Here

### Manage Money on the Go

At Western CT FCU, we want to put more money in our members' pockets. That's why we're excited to announce our new, Kasasa® accounts that do just that.



Our Kasasa accounts are all about rewarding members who help support their communities by banking locally. For instance, our Free Kasasa Cash® checking pays an exceptionally high rate on your balance. Alternatively, our Free Kasasa Cash Back® checking earns big refunds on debit card purchases. Even more, both accounts earn nationwide refunds on ATM withdrawal fees.

So, what's the catch? There's not one, really. Just do some everyday banking basics each month — things you probably do already — like using your debit card and getting e-statements. If you don't meet those reward qualifications, there's still no penalty and you can get right back to earning your rewards the next month!

But we're not stopping there. We're also bringing you Kasasa Saver®, a free account exclusively available to Kasasa checking account holders. Linked to Kasasa checking, it collects earned checking rewards and sweeps them into this interest-earning account automatically.

Kasasa not only earns money, it can also help protect it too! Kasasa Protect® is a one-stop fraud defense strategy providing monitoring, alerts, and more. Available to all members, it's an affordable way to keep an eye out for suspicious activity 24/7.

To learn more about these great new options, please visit our website or contact us at [membercareteam@westernctfcu.com](mailto:membercareteam@westernctfcu.com). We're always happy to help.

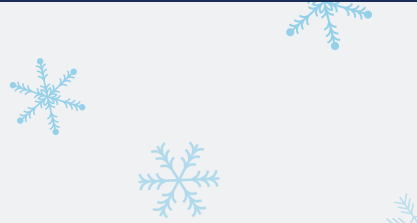
## Join Online, but Bank Local

It is now even easier to join Western CT FCU with our new Online Account Opening. Nothing beats online convenience while maintaining the comfort of local service. Online account opening is now available to share what you love about Western CT FCU to your family and friends.



make it easier to

They will receive an account credit of \$25 just by opening their account online. We not only want you to save your money, but your time as well.



## Community Events

### Winter Stories & Crafts

Wednesdays from January 22 through February 26, 2020

Located in the Danbury Public Library

A Fun & Free event for the little ones to enjoy story time and crafts!

### Western New England Home Show

Saturday March 28, 2020  
11:00 a.m. - 6:00 p.m.

Sunday March 29, 2020  
11:00 a.m. - 5:00 p.m.

Located at the WCSU O'Neill Center

The 28th Annual Home Expo offers a diverse array of home products and services combining modern high tech with a local,