



## Fraud Prevention Tips

Every year, fraudsters coax billions of dollars away from American consumers, but here's some helpful tips for our members to help minimize your risk.

- Use our mobile/online banking services to check and monitor your account balance. If you don't recognize a charge or purchase, please contact us immediately at 203-791-9399.
- Shred personal documents.
- Don't give out financial information over the phone. If a person calls and leaves a message and says there's a problem with your account, contact the credit union during business hours or the phone number listed on the back of the card.
- Don't wire money. Reputable companies will not ask you to pay them in that way.
- Credit over Debit. If you're purchasing items online from reputable sites, it's generally better to use your credit card than debit card.



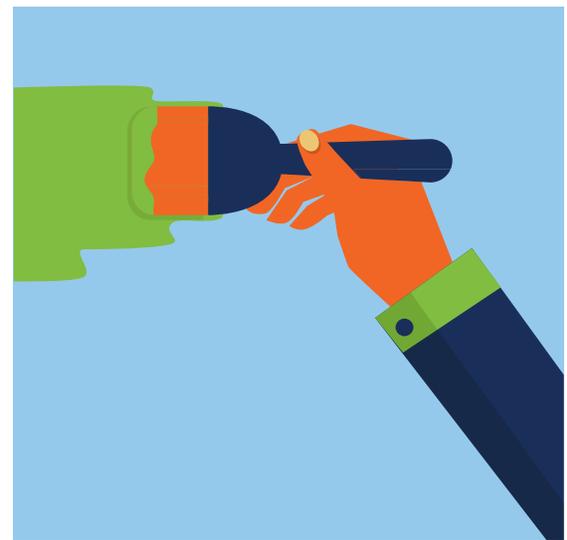
These are just a few tips to help keep you safe this summer! For more information, visit <https://www.consumer.ftc.gov>.

## There's No Place like Home

As we've spent more time in our homes the past few months and continue to spend more time at home now, it may have you thinking about the changes or updates you want to make. Whether you have small ideas or big remodelling plans, we can help you access the funds needed, that's affordable for you and your family. At Western CT FCU, our Home Equity Loans offer a variety of solutions at competitive rates and we are here to help you determine what program best fits your needs. Tell us your goals and we will provide you with the best possible options.

Recently, we have been performing loan closings via Zoom Calls. That way, members both new and existing have the ability to chat with us face to face and ask any questions they have. Given today's circumstances, we still want our members to get exactly what they need and feel connected to the Credit Union so here is a testimonial from a new member who joined via Zoom:

**"The Zoom closing was great actually! We had no connectivity issues and could see and hear everyone clearly. It's was comfortable and I didn't feel it was any different than being in person!"**  
**-Karen**



## 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

Saturday, July 4, 2020

### Labor Day

Saturday, September 5, 2020

Monday, September 7, 2020

## Quick Tip

Keep an eye out for the latest updates on our Facebook page @westernctfcu and our website [westernctfcu.com](http://westernctfcu.com) to stay in the loop with us. We will post updates involving our office along with specials that benefit you!

## Upgrade Your Ride for the Summer

With summer in full swing, don't miss out on a chance to get into a nicer or newer car. Our new and used auto loan rates can help get you into the ride of your dreams just in time for cruising season. Our talented lending staff will help guide you through the pre-approval process to save you time and money at the dealership. You can apply online or download an application right off our website at [westernctfcu.com](http://westernctfcu.com).



**New Auto Loans | 2.59% APR\***

**Used Auto Loans | 2.99% APR\***

**For more information, contact our team today at 203-791-9399.**

*\*APR=Annual Percentage Rate. Rate effective as of July 1, 2020 and is subject to change at any time without notice. Sample monthly payment on a new car rate is \$17.71 per \$1,000 borrowed at 60 months at 2.59% APR. Sample monthly payment on a used car rate is \$17.96 per \$1,000 borrowed at 60 months at 2.99% APR. Rates disclosed are dependent on your credit rating.*

## Annual Member Meeting

Our Annual Meeting has been rescheduled to August 18, 2020 at 4:00 pm. Traditionally, our meeting is held in March, but with the COVID-19 outbreak, our meeting had to be postponed. We are making plans to host this meeting virtually, so that more of our members will have safe access to attend the meeting. To register for the meeting, please email us at [membercareteam@westernctfcu.com](mailto:membercareteam@westernctfcu.com). We hope to virtually see you there!

## Get a Loan as Nice as your House

### Refinance Your Mortgage

We find that there is a lot of mortgage hype out there recently. With that, there are a lot of choices to consider when deciding to refinance your mortgage. We realize that many people are happy in their current homes, but see the benefits of shopping around for a new loan. Just know that we can help you refinance your mortgage, and provide you with reliable experience and guidance along the way! Western CT FCU wants to save you money and even provide easier repayment terms.

You can submit a mortgage request online or contact us at 203-791-9399 for a phone consult. The online worksheet link is <https://wcfcu.allanachmortgage.com>.

