

Inspiring Hope for a Global Community

Credit Unions were created to be of service to their members. This people-first philosophy not only means better service, but it translates into a better financial deal for you as a member. Everything credit unions do, serves the needs of members on a local scale, positively impacting the lives of individuals and families.

We hope to bring financial empowerment back to our local communities by spreading awareness about the Credit Union movement and in time make a global impact, especially during this pandemic. At Western CT FCU, our mission is to truly care for you and our community by offering the best, most affordable financial services to our members.

Stay in the Loop

Follow us on Facebook @Westernctfcu as we virtually celebrate Credit Union Week. We want to recognize and thank our members for being such valuable assets to our community. Thursday October 15, 2020 is International Credit Union Day but at Western CT FCU, we want to celebrate it as Member Appreciation day as well! Stay updated with us to engage in special giveaways and promotions as we show our appreciation to you!



COMMUNITY EVENTS

Holidays @ Home - Festival of Trees

November 7 - December 5, 2020

In effort to continue traditions, Festival of Trees will be done virtually this year with decorating contests and other surprises to celebrate the holidays with you and your family in your own home!

"Benefiting Ann's Place Cancer Support"

QUICK TIPS

As we are quickly approaching the end of 2020, it is a good idea to check your credit report to verify that all of the information it contains is correct.

Go to annualcreditreport.com

It is free, quick, and reliable. Be sure to call us with any questions that you may have.



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*APR=Annual Percentage Rate listed is for A Credit Rate as of July 1, 2020. The rate is variable and may change. The rate you qualify to receive may vary depending on individual credit history and underwriting factors. Not all applicants will qualify. All Credit Union loan programs, rates, terms and conditions are subject to change without notice.

QUARTERLY NEWSLETTER



*International
Credit Union Week,
October 13 - 17, 2020*

Truly Caring for you and Our Community

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Did you know that Fall is the best time of year to buy a car? This is due to the fact that dealerships are encouraged to sell year-end models at competitive prices that can be a great advantage to you. Many of them even offer incentives on 2020 models to make room for next year's models which start hitting the showroom floor in early fall. Don't become intimidated by the process! As a valued member of Western CT FCU, we are here to guide you to make it as easy and enjoyable as possible!

At Western CT FCU, we offer new and used auto loans to our members starting at great low rates! Contact us or visit our website at www.westernctfcu.com to get pre-approved for an auto loan and make the start of your auto buying process that much easier.

Our Member Care Team is always available for your questions.

*Once You Find
the Right Car,
Come to Us
for the Right Loan*

'Tis the Season with a Smarter Way to Stretch your Budget

The holidays are right around the corner, and we all know how easy it is to overspend this time of year. Credit cards are helpful but it can be much easier to exceed your budget while shopping with them. The rates may be higher, causing you to pay more for what you buy.

Western CT FCU wants to help with our Holiday Personal Loan! Get \$2000 for up to 12 months with a rate as low as 5.99% APR*. Apply now and spend the smart way this holiday season.

*APR=Annual Percentage Rate. This special rate of 5.99% is available for those with a qualifying FICO score of 670 or higher. Other special rates available, ask credit union for details. \$2,000 at 5.99% equals a monthly payment of \$172.12 based on 30 days to 1st payment



Enjoy a Little Extra Cash this Holiday Season

As a valued member of Western CT FCU, you may be eligible to skip your next loan payment in November, December, or January. This special offer to skip your next loan payment allows you to free up some cash for the holiday season! It's simple to do and only costs \$20 for each loan that you would like to skip.

If your payment is normally made by payroll deduction or direct deposit, the amount of your payment will remain in your account. If you make your payment by mail or in person, you simply won't have to make the payment for the month that you chose.

You must apply before your payment is due, then just relax and enjoy your holiday!

*For details, please call
203.791.9399 or email membercareteam@westernctfcu.com*



Be Safe, Shop Safe

Now more than ever, consumers are shopping online to avoid large crowds in shopping malls. Since it is so important to stay safe and stay home, we want to make sure you are shopping safe as well! Here are a few tips when online shopping to avoid fraud especially during the holiday season:

- Shop at companies you trust
- Think before you click: Beware of ads encouraging you to click on links. Instead go directly to the company's website to verify the offer is legitimate.
- Look for "lock" icon in the corner of the URL. Also, ensure the URL starts with "https" (hyper text transfer protocol secure) if the URL does not contain the "s" after "http" then the webpage is not secure.
- Be aware of the information they are asking you
- Avoid "Free" trials: If it is something you legitimately want to try, read the fine print to avoid larger charges later on.
- Shop at home: Use secure Wi-Fi and avoid using public Wi-Fi when making purchases.
- Use a strong password
- Watch out for social media ads, email scams, and text messaging

Finally, keep track of purchases you make with our mobile app and check your transactions regularly with our online banking access where you can view your statements to avoid fraudulent charges.