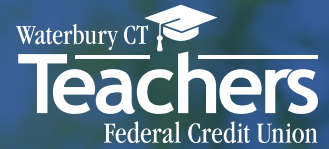


CREDIT UNION INSIGHT NEWSLETTER



Empowering Members for Financial Success

Spring 2024



Private Undergraduate and Graduate Student Loans

Our Student Choice private student lending solution can help you responsibly fill funding gaps that remain after you've exhausted lower-cost sources of aid. With our innovative education line of credit, you can secure funding for an entire undergraduate career with just one application!* In future academic years, simply request funds from the line (called a "draw") for the amount you need – no need to reapply!

Learn more at wctfcu.com.

*Subject to annual review and credit qualification. Must meet school's Satisfactory Academic Progress (SAP) requirements.

Refinance and Consolidate Existing Student Loans

Whether you're making payments on federal student loans,* private student loans, or a combination of both, WCTFCU can help you achieve a simpler student loan repayment.

There's a lot to consider before you refinance your student loans. Whether you want to lower your interest rate, pay your loans off sooner, or reduce your monthly payment, we've got options to fit your needs.

Download our helpful **Guide to Refinance**, located on our Student Loan website page, to learn the pros and cons before you take the next step.

For more information and to apply online go to wctfcu.com/Loans/student-loans.

*NOTE: Federal student loans may qualify for payment and interest rate benefits that private student loans do not. Carefully consider your options before refinancing federal student loans, as they will no longer qualify for current and future federal benefits once refinanced with a private lender. For more information, visit studentaid.gov or contact your federal student loan servicer. All loans subject to credit qualification and additional criteria, including graduating from an approved school. Equal opportunity lender.



CREDIT UNION EVENTS

Pre-Retirement Planning Webinar

 *Workshop for Teachers and Administrators*


When: April 20, 2024, 9am-11am

Where: Pre-registration is required.
Register at wctfcu.com.

Shred Event & Food Drive

 **When:** May 4, 2024, 9am-12pm
Where: Middlebury Branch Only
Visit wctfcu.com for details.

Scholarship Applications

 *For college bound graduating high school seniors*
Deadline: May 15, 2024
Where: Apply online at wctfcu.com.

The WCTFCU Privacy Policy is available for viewing on the website at wctfcu.com/About/disclosures/privacy. You may also call us to request a copy at 800.992.2226.

Connect with us    

info@wctfcu.com | 800.992.2226 | wctfcu.com



HOME WORK. HOME RUN. HOME RENO.

Home equity loans for it all!

- **Home Equity Loan:** Enjoy one lump sum and a low, fixed rate for the life of the loan – perfect for large one-time purchases.
- **Home Equity Line of Credit:** You'll gain access to a revolving line of credit, allowing you to draw funds whenever you need them. Perfect for ongoing projects and emergency funds.

All our home loans offer:

- Low, competitive rates
- No application fee
- No points or closing costs
- No pre-payment penalty

Visit wctfcu.com/home-loans or give us a call.

Board of Directors

Peter McCasland, Chairman
 Robert Haxhi, Vice Chairman
 Lory Park-Knowles, Treasurer
 John Fontaine, Secretary
 Nilda Almonte
 Joseph DelDebbio
 Thomas Fava
 Karlyn Fitzpatrick
 Christopher Russo

Supervisory Committee

Joseph DelDebbio, Chairman
 Jamie Butler
 Patrick Ospalek
 Janet Sweetland



Upcoming Holiday Closures

Memorial Day – Monday, May 27
Juneteenth – Wednesday, June 19
Independence Day – Thursday, July 4



Save the Date

Annual Meeting

When: May 23, 2024, 3:30pm
Where: The Hampton Inn, Conference Room, 777 Chase Parkway, Waterbury, CT 06708



Member Perks

Waterbury Palace Theater Discount

Purchase tickets to a great lineup of shows using your WCTFCU Member Discount Code. Details, eligible shows, promo code and how to purchase at wctfcu.com.

Post University – 15%

WCTFCU Members receive a 15% discount on online and on-campus undergraduate and graduate courses. Call Post at 203.596.4500 for details.

Elevate Your CHECKING And Your Finances

Checking features to enhance your wallet:

- + No Monthly Minimum Balance
- + No Monthly Maintenance Fees
- + Earn Dividends on our A+ & Regular Checking Accounts
- + Online & Mobile Banking
 - Free access to your credit score and credit report with our tool SavvyMoney
 - Create budgets and savings goals
 - Set up account alerts within online banking to protect your money
- + Debit Cards with Mobile Wallet Option
 - Protect your debit card from Fraud with the CardValet App.
 - Set controls for card usage and spending, create customized alerts with the ability to turn your debit card OFF and ON.
- + ATM Surcharge Fee Reimbursements*
- + Direct Deposit

For additional details on WCTFCU Checking Accounts, log on to wctfcu.com or call us today!

*Qualification restrictions apply. The minimum to open and maintain a WCTFCU checking account is \$5.00. Federally Insured by NCUA.

