

CREDIT UNION INSIGHT NEWSLETTER

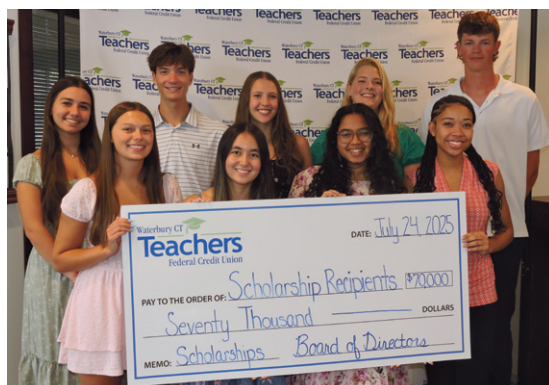
Empowering Members for Financial Success

Waterbury CT
Teachers
Federal Credit Union

Fall 2025

\$70,000 in Scholarships Awarded

On Thursday, July 24, 2025, in a ceremony held at the Waterbury CT Teachers Federal Credit Union Middlebury branch, ten area students received a combined \$70,000 in scholarships.



Missing from photo: scholarship recipient Lucca Venditti

2025 Scholarship Recipients

Abigail Jones, a 2025 Valley Regional High School graduate, received *The Jean O'Brien Memorial Scholarship*.

Molly Stead, a graduate of Woodland Regional High School, received the *John Fontaine Future Teachers Scholarship*.

Melody Santos, a Waterbury Career Academy graduate, received the *Jack Cronan Scholarship*.

Presented alphabetically, the seven **2025 General Scholarships** were awarded to:

Griffin Blum, a Shepaug Valley High School graduate

Maeve Looby, a Brewster High School graduate

Shannon White, a Pomperaug High School graduate

Claire Bray, a Bethel High School graduate

Izzah Nishad, a Danbury High School graduate

Lucca Venditti, a Jonathan Law High School graduate

Patrick Cugliari, a Holy Cross High School graduate

Congratulations to the 2025 WCTFCU Scholarship Recipients!

Applications for this year's graduating high school seniors will be available online in March.

Cybersecurity Awareness Month

Tips to make smart digital choices.



Pause. Verify. Protect.

Scammers rely on urgency to trip people up. Slow down, double-check, and always verify the sender.

Limit Location Access

Apps don't need to follow you everywhere. Check your phone settings and limit location access.

Be Mindful of What You Share

Think twice before you post. Update your social media privacy settings.

Think Before You Click

Got an email or text from an unknown sender that sounds off? Delete it.

Use Multi-Factor Authentication

Add a second step such as a one-time code for extra account protection.

Use Payment Methods with Protection

Choose credit cards with fraud protection or mobile wallets that encrypt information.

Secure Online Accounts

Change passwords periodically. Use unique characters and numbers.



Celebrate Credit Unions
International Credit Union Day - October 16th



YOUR PATH TO FINANCIAL EMPOWERMENT BEGINS AT A CREDIT UNION.

Fall into a great rate.

What's on your wish list?

Holiday Loans!

Rates as low as
4.99% APR*

- Borrow Up to \$5,000 for 12 months
- Available through December 31, 2025

Apply online at wctfcu.com
Or talk with a Loan Officer today!

800.992.2226

*APR = Annual Percentage Rate. Limited time offer. Above rate reflects a discount of .25% if Member agrees to pay by automatic payroll deduction, direct deposit or automatic transfer from shares. Rates effective October 1, 2025 - December 31, 2025 and subject to change. Rates determined by the borrower's credit history. Stated rate is the lowest rate offered. Other rates available. Not all members will qualify. A \$5,000 loan at 4.99% APR for 12 months equals an approximate monthly payment of \$428.00. Apply at a branch or over the phone. Equal Housing Lender.



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Upcoming Holiday Closures

Columbus Day – Monday, October 13
Veterans Day – Tuesday, November 11
Thanksgiving – Thursday, November 27
Day After Thanksgiving
Friday, November 28
Christmas Eve – Wednesday,
December 24 (Offices close at 1:00 p.m.)
Christmas Day
Thursday, December 25
New Year's Day 2026
Thursday, January 1, 2026



Save the Date

Holiday Donation Drive
Starting in November.
Details coming soon.



Member Perks

Waterbury Palace Theater Discount

Purchase tickets to a great lineup of shows using your WCTFCU Member Discount Code. Details at wctfcu.com/resources/promotions-offers.

Post University

WCTFCU Members receive a tuition discount for all their online programs. Call Post for details: 800.660.6615.

Transfer your high-rate credit card balance to one of our low fixed-rate cards.

Available for new WCTFCU credit cardholders.

2.99% APR*
for 12 MONTHS on
transferred balances

**\$0 BALANCE
TRANSFER FEE**

After the introductory period, receive a low fixed rate



Visa Gold Card
Rates as low as 8.00% APR*



Visa Platinum Rewards Card
Rates as low as 8.50% APR*
Earn points with every purchase



Visa Cashback Card
Rates as low as 9.00% APR*
Receive 1% cashback on purchases

Apply online at wctfcu.com or speak with a Loan Officer today!

*The introductory rate of 2.99% APR is good for 12 months on transferred balance(s) and has no transfer fee. This offer is only available on new WCTFCU credit cards. After one year, the remaining balance on the card will be charged the current interest rate based on the borrower's creditworthiness. On the Cashback card, the 1% cash back on new purchases is paid quarterly as a statement credit. The ScoreCard Rewards Points Program is available on the Visa Platinum card. All cards have no annual fee or cash advance fee. Rates and terms subject to change. Stated rate is the lowest offered. Additional rates available. Additional details on each card can be found on wctfcu.com Equal Opportunity Lender.

Federally Insured by NCUA



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