

# CREDIT UNION INSIGHT NEWSLETTER

Empowering Members for Financial Success

Waterbury CT  
**Teachers**  
Federal Credit Union

Winter 2024



## WCTFCU is turning 90!

Waterbury CT Teachers FCU was founded by teachers in 1934. Education is our history. Since then, we have grown to over 20,000 members in 28 towns and 22 school districts. We are considered the **largest teachers credit union in Connecticut!** The Credit Union continues to be committed to empowering our members for financial success.

*Thank you*

For being part of the WCTFCU family!

## Celebrating 90 Years of Empowering Financial Wellness!



The WCTFCU Team



## OUR MISSION

To provide progressive, competitive and affordable personal financial products and services to our members to help benefit their financial well-being and to always work on behalf of our members to help with their credit needs regardless of credit tier. We aim to be the primary financial institution of our members.

## OUR VISION

To be a financial services leader in our community, offering state-of-the-art delivery with personalized service while educating and assisting members to strengthen their own individual financial success.



## OUR VALUES

Champion Financial Well-Being  
Build Meaningful Relationships  
Pursue Excellence  
Act With Integrity  
Foster Inclusion



## 90th Annual Meeting

The 90th Annual Meeting of the Waterbury Connecticut Teachers Federal Credit Union will be held on **Thursday, May 23, 2024, at 3:30 PM** in the Conference Room at the Hampton Inn, 777 Chase Parkway, Waterbury, CT 06708.

The nominating committee has filed the names of the following nominees for three positions on the Board of Directors to be voted on at the 2024 Annual Meeting:

- **John Fontaine**, a retired Watertown teacher, and current Secretary of the Board of Directors, for a three-year term.
- **Lory Park-Knowles**, a Waterbury teacher and current Treasurer of the Board of Directors, for a three-year term.
- **Christopher Russo**, a Waterbury teacher and current member of the Board of Directors, for a three-year term.

Nominations for vacancies for the Board of Directors may also be made through a petition signed by 1% of the membership. Each nominee by petition shall submit a statement of qualifications and biographical data with the petition. Each nomination must be accompanied by a signed certificate from the nominee stating that he or she is agreeable to the nomination and will serve if elected to office. Such nomination must be filed with the Nominating Committee on or before March 22, 2024. Members of the Nominating Committee are Thomas Fava, Karlyn Fitzpatrick and Robert Haxhi.

All elections shall be determined by a plurality vote and shall be by ballot except where there is only one nominee for each position to be filled. Nominations shall not be made from the floor unless sufficient nominations have not been made by the nominating committee or by petition to provide for one nominee for each position to be filled, or circumstances prevent the candidacy of one nominee for a position to be filled. Only those positions without a nominee shall be subject to nominations from the floor. In the event nominations from the floor when permitted herein, result in more than one nominee for a position to be filled, and when nominations have been closed, tellers shall be appointed by the Chairman, ballots shall be distributed, the vote shall be taken and tallied by the tellers and the results announced. When only one member is nominated for each position to be filled, the chair may take a voice vote or declare each nominee elected by general consent of acclamation at the annual meeting.

### Board of Directors

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

### Supervisory Committee

Susan Troupe, Chairwoman  
Nilda Almonte  
Jamie Butler  
Patrick Ospalek  
Janet Sweetland



### Upcoming Holiday Closures

#### New Year's Day

Monday, January 1

#### Martin Luther King Jr. Day

Monday, January 15

#### Presidents Day

Monday, February 19

#### Good Friday

Friday, March 29

#### Holy Saturday (Danbury Branch Closed)

Saturday, March 30

*Relax* At Least Your **DEBT**  
Is Under Control



**Empowerment Tip:** Find the root source of your debt to effectively manage it.

### Let us help you:

- Get rid of high-interest-rate credit cards
- Simplify debt into ONE payment
- Improve your credit score

### Debt Consolidation Loans

#### — January Rate Specials —

Rates as low as  
**5.25% APR\***  
for 36 months

Apply online or talk to a  
Loan Officer today!

\*APR=Annual Percentage Rate. Special Debt Consolidation Loan rate is for loans of \$10,000+ (new money only). Rate is the lowest offered and includes a .25% discount for automatic payment option. Interest rate calculations based on borrower's credit history. Other rates and terms available. Offer available 1/1/2024 to 1/31/2024 and subject to change. Monthly Payment example based on a \$10,000 loan: \$301.00 at 5.25% APR with a 36-month term.



### Special Offers

#### 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](http://wctfcu.com).

#### Post University – 15%

WCTFCU Members receive a 15% discount on online and on-campus, undergraduate and graduate courses. Call Post for details: 800.660.6615.

Waterbury CT   
**Teachers**  
Federal Credit Union

Federally Insured by NCUA



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