## CREDIT UNION INSIGHT N E W S L E T T E R

**Empowering Members for Financial Success** 



Spring 2025

## Bridge the College Funding Gap With a Private Student Loan

When scholarships, grants, and federal student loans aren't enough, you may need to consider private student loans. With our innovative 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 for the amount you need – no need to reapply.

#### You'll also get:

- → Competitive rates, keeping payments lowe
- → Flexible funding and repayment options to fit your needs
- $\rightarrow$  24/7 call center and application support available

#### Learn more about our private student loans at **wctfcu.com**.

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



### Auto Loans – New & Used Rates as low as 5.75% APR<sup>\*</sup>

- $\rightarrow$  Pre-Approvals
- → GAP Insurance & Extended Warranty Available
- → Online Loan Application

#### Talk with a Loan Officer today!

\*APR = Annual Percentage Rate. Rate effective April 1, 2025. Stated rate is the lowest rate offered and reflects a discount of .25% if Member agrees to pay by automatic payroll deduction, direct deposit or automatic transfer from shares. This rate is available for cars with model years 2020 – 2025 and terms up to 48 months. Additional rates and terms are available. Interest rates are determined by the borrower's credit history. Rates subject to change. Available to qualified, eligible Members. Apply online or at a branch. Equal Opportunity Lender

#### CREDIT UNION EVENTS

#### **Pre-Retirement Planning Webinar**



Workshop for Teachers and Administrators



#### First-Time Home Buyer Webinar

When: April 15, 2025, 6pm Where: Online. Register at wctfcu.com.

#### Shred Event & Food Drive



When: May 3, 2025, 9am-12pm Where: Middlebury Branch Only. Visit wctfcu.com for details.

#### **Scholarship Applications**

For college-bound graduating high school seniors Where: Apply online at wctfcu.com. Deadline: May 15, 2025

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.

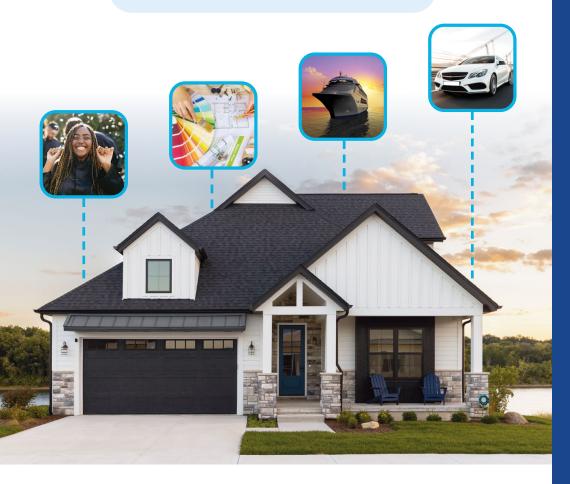
#### Connect with us 👍 💥 🕨 🞯 in

#### info@wctfcu.com | 800.992.2226 | wctfcu.com

# **HOME EQUITY LOANS**

There when you need it.

## **Fixed-Rate Home Loans** Rates as low as 6.00% APR\*



## Need extra cash for a big expense? Find out how much equity you have in your house. Then relax.

With a fixed-rate home equity loan, you borrow a set amount and pay it back in monthly installments that stay the same over the life of the loan.

We make it easy with: No application fees, points or closing costs.\*\*

It's easy to get started - apply online or at a branch.

Questions? Give us a call. We would be happy to help!

#### View additional rates and terms at wctfcu.com

\*Annual Percentage Rate. Fixed rate stated above is the lowest rate offered and includes a .25% discount for automatic payment. This rate is available on our 5-year fixed-rate Home Equity Loan. Additional terms and rates available. Rates based on borrower's credit history. Offered to Members in good standing.

\*\*Home Loan closing costs are waived unless loan is paid in full and closed within 2 years of opening. Rates are subject to change. Proof of homeowners insurance is required for all Home Equity products. Home Equity financing on CT owner-occupied properties only. Other terms and conditions may apply. A minimum of a \$5.00 balance in your WCTFCU share savings account required. Interest may be tax deductible; please consult your tax advisor.

NMLS# 447351

### **Board of Directors**

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

#### **Supervisory Committee**

Joseph DelDebbio, Chairman Jamie Butler Patrick Ospalek Catherine Nanavaty



Good Friday - Friday, April 18 **Holy Saturday** (Danbury Branch Closed) -Saturday, April 19 Memorial Day – Monday, May 26 Juneteenth – Thursday, June 19 Independence Day – Friday, July 4



Annual Meeting When: May 22, 2025, 3:30pm Where: The Courtyard by Marriott Hotel Conference Room 63 Grand Street Waterbury, CT 06702



#### 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.

Federally Insured by NCUA

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