

CREDIT UNION INSIGHT NEWSLETTER

Empowering Members for Financial Success

Waterbury CT 
Teachers
Federal Credit Union

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 lower
- Flexible funding and repayment options to fit your needs
- 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*

- 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*

When: April 5, 2025, 9am-11am

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

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     

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



Upcoming Holiday Closures

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



Save the Date

Annual Meeting

When: May 22, 2025, 3:30pm

Where: The Courtyard by Marriott Hotel
Conference Room
63 Grand Street
Waterbury, CT 06702



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.

Federally Insured by NCUA



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