



news & views

Founded 1934

Summer - Fall 2016

The Smart Money Says...



PAY LESS INTEREST: Are you paying the lowest interest you can get on your vehicle loans, credit cards, personal debt, loans and mortgage? Call, click or stop by our branch to make sure you are! WCTFCU's extremely competitive rates, and no or low-fee products can help you pay less for your debt.



EQUITY ACCELERATOR: Pay off your mortgage faster! Get a very low rate, pay no fees, no closing costs and get no points...when you refinance your current mortgage in our Equity Accelerator program. Get an 8 year, 12 year or 15 year term, with rates as low as **3.50% APR***. Call, click or stop by to learn how you can pay off your mortgage fast and for less.



SMART CREDIT CARDS: Do you have variable rate or high interest rate credit cards?...over 8% APR? Are you paying credit card fees? **Why!?** Get a **NO FEE 8% APR*** WCTFCU VISA® card! Then roll your high rate cards' balances (for NO FEE) to a new WCTFCU VISA. You'll pay just **2.99% APR*** interest on the transferred balance and have a year to pay it off!

Planning A Trip?

Will you be traveling with your WCTFCU VISA debit card or VISA credit card? It is imperative that you speak directly with us prior to your departure, so that we may enter your travel dates and mobile phone number to ensure smooth transactions outside of your usual usage area. Giving us your mobile phone number is very important so that our Fraud Alert Department can contact you directly, and reach you immediately, should an issue arise. To avoid the blocking or cancellation of your card, accept the Fraud Alert Department's call and provide the info they request. You may be asked to confirm the last 4 digits of your Social Security number, and/or the last 4 digits on your credit card. You will also be asked, "Did you make a purchase at XYZ retailer in the amount of \$XXX?".



VISA News! Chip Cards Rollout 2016 – 2017

Our entire membership will receive replacement VISA® Debit Cards (above left), and VISA Credit Cards (above right). These replacement Chip Cards provided at no cost to our members, deliver the best security available for debit and credit card transactions. Cards will only be distributed via mail, and at scheduled intervals based upon the card's expiration date. Learn more about EMV Chip Cards at wctfcu.com/emv.

Questions or Concerns? Call us!

Employee News

Employee of the Quarter

Q1 2016 – Tracy Papallo



Now celebrating her 15th year in our Member Services Department, Tracy Papallo received her 7th Employee of the Quarter Award. Tracy continues to process the highest volume of daily transactions, and the majority of Collections Department transactions. With expert product knowledge, a smile and utmost courtesy, Tracy is the “go to” person for employees when they need transactions performed on their personal or family member accounts. With her always-positive, proactive, and pitch-in attitude, Tracy consistently offers to perform any functions that need support, Tracy continues to exemplify excellence in Member Service.

Q4 2015 – Diana Ortiz



Diana was awarded Employee of the Quarter for her vigorous work on delinquent accounts. Her ability to address issues that arise, and problem solve has been an essential component to controlling our delinquency. Diana is proactive in her research and commitment to resolution. In addition to her excellent collection work, Diana takes on new tasks as they arise and maintains a positive attitude. Following her success in the Collections Department, this summer, Diana will begin her new role as Loan Officer. Diana brings over 20 years of lending experience to her new role, as well as a keen understanding of our membership. Diana is a real asset to the Credit Union.

Member Info

VISA Sweepstakes

Enjoy a jam packed summer using your VISA Credit Union Credit Card, because every purchase made between July 1st and August 31st will automatically enter them for a chance to win \$5,000. From hitting up a baseball game and splashing around a waterpark, to a weekend getaway at your favorite hotel, all purchases at any merchant qualify as automatic entries.

News & Events

Member Appreciation BBQ

Wednesday, August 10th from 6-7pm at Quassy Amusement Park. Park hours: 11am-8pm. To attend, you MUST register online, on our website. Plus, members may purchase \$14 all-day park passes. Non-members, who are guests of a WCTFCU Member, may purchase a \$16 BBQ ticket, then a \$14 all-day park pass. Visit our website to register as of July 1st.



Shred Hunger! Document Shred & Food Drive

To help protect our Members from identity theft, to donate food to our hungry CT neighbors, and to build community within our Membership, hundreds of WCTFCU Members participated in Shred Hunger Day. Members dropped off over 18,000 lbs of personal documents that were professionally shredded immediately, onsite. Members generously donated 3,000 lbs of non-perishable food donations collected onsite by the CT Food Bank. The Police Explorers and Boy Scouts provided volunteer support to make the day a success. Thank you, Members!



Save the Date! Shred Hunger, Saturday, October 22nd, 9-noon in both branches.

2016 – 2017 Scholastic Planners

They’re here, and now available in-branch, at fall Teacher Orientation Meetings, and during our in-school visits. Plus, we can drop a bunch of Scholastic Planners off at your school! Simply email info@wctfcu.com to tell her the name of your school, and how many Scholastic Planners your teachers & staff need. Don’t be shy! We will plan an in-school visit for when we drop off your team’s 2016 – 2017 Scholastic Planners.



Scholarships Awarded

WCTFCU scholarships are granted annually to 4 high school senior Members who will start college in the fall. Three \$1,000 scholarships are given to students majoring in any field of study. The Jean O'Brien Memorial Scholarship, a \$2,000 per year, 4-year scholarship is granted to a student pursuing an education major. The four 2016 scholarship winners were selected by the Board of Directors, Scholarship Committee, from among 48 applicants, based upon scholastic achievement, extracurricular activities, and an essay. Lauren Reilly was awarded the four-year Jean O'Brien Memorial Scholarship. The three \$1,000 general scholarships were granted to John Swanson, Jake Rinaldi, and Kathleen Stango. Congratulations to these four exemplary WCTFCU Members!



Baby Bucks Winners & Program

Congratulations to little Rosalie, Henry and Tiden, our 2015 Baby Bucks winners! They were born in 2015, and their loved ones opened up a Baby Bucks Savings Account for them. Thus, their names were entered into our annual Baby Bucks raffle, from which 3 winners are pulled at random to win \$25, \$50 & \$100s. For their next smart, financial baby-steps, we suggest our Head Start Savings Account, which encourages young members to save by rewarding them with a special 5.00% interest rate on funds up to \$1,000 until the saver reaches the age of 18. Once the young member reaches the age of 18 (or when balance exceeds \$1,000) funds will earn the regular savings rate.

New Online Banking & App

Soon WCTFCU will upgrade to a new and more contemporary Online Banking System, and Mobile App. The improved online banking and mobile app experience will deliver easy to use features and benefits. Updates and information will be shared via email, social media and mail. WCTFCU will provide full support and resources to educate Members.

Retiring, Leigh Russell

In August 2002, Leigh joined WCTFCU as a loan officer, bringing with her 25 years of experience in the financial services industry, and a wealth of knowledge in the VISA credit card services area. As WCTFCU's VISA "expert", Leigh was instrumental in cross training our loan department staff in various VISA functions, enabling WCTFCU to deliver a greater level of service to our credit card holders. Leigh was also instrumental in helping establish streamlined processes and detailed procedures for the daily VISA credit card functions.



Leigh is a conscientious and dedicated member of the WCTFCU team. She has consistently been one of the top performers in the Loan Department. Leigh has twice earned the Employee of the Quarter award in recognition of her outstanding performance. Her expertise as a trusted financial advisor, and her friendly, genuine nature has earned Leigh numerous personal 'thank you' sentiments from Members she has helped. Leigh truly exemplifies the credit union industry's motto of "People Helping People", by always going above and beyond to provide the highest level of service to our members.

2016-2017 WCTFCU Board of Directors

Clockwise from top left: Tom Fava, Vice Chairman Robert Brown, Chairman John Cronan, Gary Huckins, Peter McCasland, Lory Park-Knowles, Secretary John Fontaine, Supervisory Committee Chairman Linda Caesar and Treasurer Robert Migliorisi



Board of Directors

John Cronan, *Chairman*
Robert Brown, *Vice Chairman*
John Fontaine, *Secretary*
Robert Migliorisi, *Treasurer*
Linda Caesar
Tom Fava
Gary Huckins
Peter McCasland
Lory Park-Knowles
Peggy Sember, *Director Emeritus*

Supervisory Committee

Linda Caesar, *Chairman*
Robert Haxhi
Chris Russo
Susan Troupe

Management

George V. MacDonald, *President & CEO*
John A. Bracken, *Senior Vice President, Operations*

Member Services Department

Leslie Ciarlo, *Vice President*
Ann Ceresa
Marge Cook
Devan Floyd
Josephine Gugliotti
Tracy Papallo
Linda Polletta

Loan Department

Martin Misset, *Vice President*
Cathy Angiolillo
Miranda Farrenkopf
Linda Knight
Diana Ortiz
Reina Selby
Carole Sorcinelli

Danbury Branch

Thomas Smith, *Branch Manager*
Mary Bickelhaupt
Maria Gallimore
Barbara Madden

Marketing Department

Kathleen Johansen, *Vice President*
Reese Denu
Charlotte Shocki

Information Technology

Chris Morin
Jason Karas

Accounting

Lauren Cyreku
Maggie Gavaletz

Collection Department

Rebecca Cipriano, *Assistant Vice President*

Financial Planning

Mark Egidio

Our New Website!

Our new website will launch soon! It is **simplified, intuitive,** and **Responsive,** giving our Members an improved digital Credit Union experience. The new wctfcu.com is:



Simplified – The clean design, with easy to navigate tabs, delivers an improved member experience.



Intuitive – Tools & resources, relevant to the content you select, are shown at right, and in the "You Can" bar below, for quick links to calculators, applications and more; cohesively linking relevant products, services & new resources.



Responsive – For ease of use across your digital channels, the new wctfcu.com employs a responsive design. The website adapts to your device and the size of your window screen for desktop, tablet & mobile. So you can seamlessly transition between your computer, tablet & mobile device.



Navigating the new wctfcu.com – Log in to Online Banking in the green box at the top-right on every page sitewide. At the top of our new homepage, click to watch a video demonstration and website tour (also on our YouTube page). Use the main blue-bar of tabs for Accounts, Loans, Credit Cards, Rates, Resources, About and Social Media. Each tab features a green dropdown menu for all related products, services & resources. You can choose to either click on the blue tab itself, to reach a dedicated page for that topic and all related info. Or, hover over any blue tab to read the green dropdown menu of relevant content options. Then click directly on any item listed to go directly to that offering. On the homepage, rotating pictures feature special offers with easy click-through for more info. Our current rates are featured on every page. At the bottom of each page use the light green "You Can" bar to click on Apply, Save, Borrow, View Credit Cards, Calculate, View News for quick links to relevant applications, products and service info.

Your Internet Browser – The new wctfcu.com is programmed for use with the latest 2 versions of all major browsers (it works great on Google Chrome!). If you have not recently done so, we suggest you update your browser (it's free) for optimal security features, as well as for best access to this and other websites.

Updates, special features and information will be shared via email, social media and mail.



2016 Holiday Closings

Labor Day	Monday, September 5
Columbus Day	Monday, October 10
Veterans Day	Friday, November 11
Thanksgiving	Thursday, November 24
Day after Thanksgiving	Friday, November 25
Christmas	Monday, December 26 (in lieu)

Save the Date

- **Member Appreciation BBQ** Wednesday, August 10th 6-7pm Quassy Amusement Park. Members MUST register online to attend.
[Register at WCTFCU.com/MembersBBQ](http://WCTFCU.com/MembersBBQ)
- **Shred Hunger!** Saturday, October 22nd 9am – noon Danbury & Middlebury. Bring your personal documents to shred onsite, and non-perishable food donations for the CT Food Bank.



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