# CREDIT UNION INSIGHT
# NEWSLETTER

Waterbury CT Teachers Federal Credit Union

Empowering Members for Financial Success

Fall 2026

## $70,000 in Scholarships Awarded

**Congratulations to the 2026 WCTFCU Scholarship Recipients!**

On Thursday, July 23, 2026, in a ceremony held at the Waterbury CT Teachers Federal Credit Union Middlebury branch, ten area students received a combined $70,000 in scholarships.



### 2026 Scholarship Recipients

**Avery DiGiovanna,** a 2026 Woodland Regional High School graduate, received *The Jean O'Brien Memorial Scholarship.*

**Lindsay Litke,** a graduate of Naugatuck High School, received the *John Fontaine Future Teachers Scholarship.*

**Elysha De La Rosa,** a Waterbury Arts Magnet School graduate, received the *Jack Cronan Scholarship.*

Presented alphabetically, the seven **2026 General Scholarships** were awarded to:

- **Ryan Gabianelli,** a Canterbury School graduate
- **Tobias Haxhi,** a Hamden High School graduate
- **Megan LaMontagne,** a Cheshire Academy graduate
- **Gwendolyn Marenghi,** a Naugatuck High School graduate
- **Benjamin Miller,** a Danbury High School graduate
- **Jameson Nemec,** a Woodland Regional High School graduate
- **Bradford Sollose,** a Brookfield High School graduate

Congratulations to the 2026 WCTFCU Scholarship Recipients! We wish you the best in your academic pursuits!

Applications for this year's graduating high school seniors will be available online starting in March 2027.

## Existing WCTFCU Credit Cardholders!

### *It's almost here!*




We are excited to be upgrading our Credit Card system to give you a better card experience! As part of the upgrade, you will be receiving a new WCTFCU Visa® Credit Card with a new card number and contactless payment technology.

- Keep an eye on your mailbox over the coming weeks for your **NEW** WCTFCU Visa Credit Card! When the NEW card arrives, keep it in a safe place so it is ready when you need to activate it.
- Continue to use your **current** WCTFCU Visa Credit Card through **October 18, 2026**.
- Activate your new card on **October 19, 2026,** by calling the number on the card activation sticker.
- Once your new card is activated, please properly dispose of your old credit card by destroying it. The old credit card will no longer be valid after **October 18, 2026**.

View frequently asked questions (FAQs) about the upgrade by scanning the QR code or by logging onto our website at wctfcu.com.

You can also contact us by email at info@wctfcu.com, by phone at 800-992-2226 or by visiting a branch.

## CELEBRATING CREDIT UNIONS









The WCTFCU Privacy Policy is available for viewing on the website at wctfcu.com. You may also call us to request a copy at 800.992.2226.

# New Member Referral Promotion




**GET**

**$25**

**For Every Eligible Referral That Qualifies***

**EARN UP TO**

**$400**

**On Qualified Referrals**

**Earn money when the new member fulfills requirements.****

## New Member/Referrer both earn $25^

when qualifications listed below are met by October 31, 2026.

**New Member Requirements:**

1. Open a savings account with a minimum of $5.00 and enroll in eStatements.
2. Set up a recurring monthly direct deposit of $50 or more within 30 days of account opening.

**Youth Accounts:**

1. Open a Head Start youth savings account for children ages 17 or under with a minimum of $5.00.
2. Enroll this account in eStatements.

*The direct deposit qualification will be waived on youth accounts.*

→ Download and print a referral slip at wctfcu.com.

→ Refer eligible co-workers & your immediate family.*

*For Membership Eligibility details, visit wctfcu.com.*

Promotion only qualifies on first Membership established per primary individual. New Member cannot have any prior primary accounts within the last 4 years and must meet all promotional criteria to receive a bonus. Referring Member must be an active, existing WCTFCU Member in good standing. *Offer available 7.1.26 – 10.31.26 to WCTFCU-eligible, promotion-qualified applicants. Membership eligibility qualifications are listed on our website at wctfcu.com/about/contact/membership. **Referring Members may earn up to $400 by referring eligible new Members who meet qualifications. The referral incentive will be deposited into each qualifying Member's savings account by December if the new Member has met the promotional criteria. New Member Applicant provides referring Member's name. Referral by an existing WCTFCU Member is not required for a qualifying new Member to participate in this offer. Promotion subject to change. Member referral bonuses are taxable dividends and will be reported on IRS Form 1099-INT. ^All requirements must be done within 30 days of account opening.

# Loans to Fit Your Needs

## Call and speak to a Loan Officer today!



- New Home Purchases
- Refinances
- Fixed-Rate Home Equity Loans
- Home Equity Lines of Credit



- New and Used Autos
- Refinances
- Auto Lease Program
- Boat, Motorcycle, and RV Loans



- Personal Loans
- Debt Consolidation Loans
- Graduate Student Loans
- Undergraduate Student Loans

## *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*

Janet Sweetland, Chairwoman
Jamie Butler
Andrew Miceli
Catherine Nanavaty
Patrick Ospalek

## *Upcoming Holiday Closures*

**Columbus Day,** Monday, October 12
**Veterans Day,** Wednesday, November 11
**Thanksgiving,** Thursday, November 26
**Day After Thanksgiving,** Friday, November 27
**Christmas Eve,** Thursday, December 24 (Offices close at 1:00 p.m.)
**Christmas Day,** Friday, December 25
**New Year's Eve,** Thursday, December 31 (Offices close at 3:00 p.m.)
**New Year's Day 2027,** Friday, January 1, 2027

## *Branch Hours*

| | |
|---|---|
| Monday: | 9:00 a.m. - 5:00 p.m. |
| Tuesday: | 9:00 a.m. - 5:00 p.m. |
| Wednesday: | 9:00 a.m. - 5:00 p.m. |
| Thursday: | 10:00 a.m. - 7:00 p.m. |
| Friday: | 9:00 a.m. - 5:00 p.m. |
| Saturday: ***(Danbury Branch only)*** | 9:00 a.m. - 12:00 p.m. |

## *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/member-perks**.

Federally Insured by NCUA