

# CREDIT UNION INSIGHT NEWSLETTER

Empowering Members for Financial Success

Waterbury CT   
**Teachers**  
Federal Credit Union

Spring 2023



## Auto Loans that will make you smile.

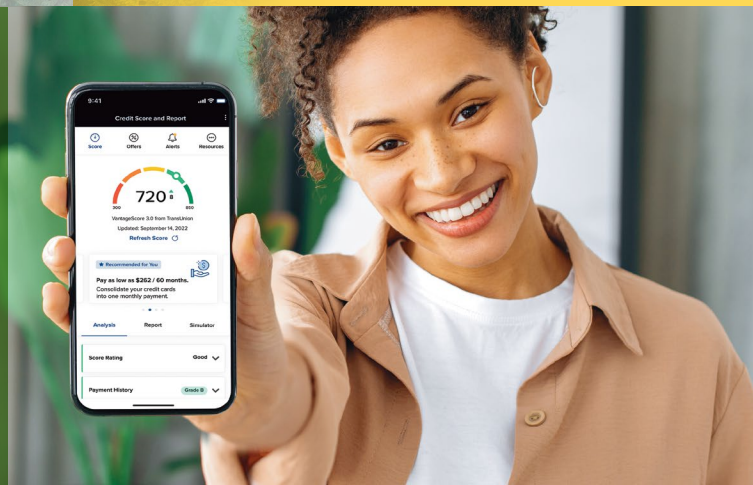
NEW, USED & REFINANCES

- Pre-approvals
- Low Rates and Flexible Terms
- DrivingSense® – a low-cost alternative to a traditional lease
- Calculate your savings with our Auto Loan Calculators
- GAP insurance and Extended Warranty available
- Online loan application

## Stay on Top of Your Credit Score With SavvyMoney


Access your credit score, full credit report, credit monitoring and financial tips quickly and easily through online and mobile banking! Checking daily, weekly or monthly won't impact your score.

Log in to online banking or our mobile app to get started. To register, click on **SavvyMoney** and follow the prompts.



## CREDIT UNION EVENTS

### Scholarship Applications

 For college bound graduating high school seniors

**Deadline:** May 15, 2023

**Where:** Apply online at [wctfcu.com](https://wctfcu.com).

### Pre-Retirement Planning Webinar

 Workshop for Teachers and Administrators

**When:** April 22, 2023, 9am-12pm

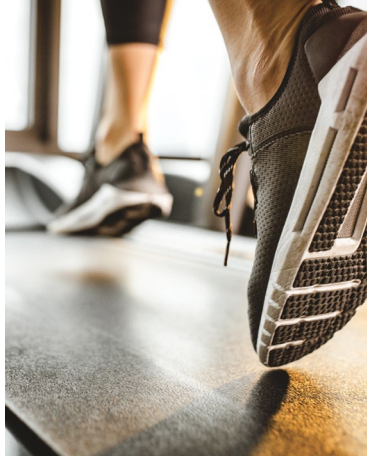
**Where:** Pre-registration is required.  
Register at [wctfcu.com](https://wctfcu.com).

### Shred Event & Food Drive



**When:** April 29, 2023, 9am-12pm

**Where:** Middlebury Branch Only  
Visit [wctfcu.com](https://wctfcu.com) for details.



## HOME WORK. HOME RUN. HOME RENO.

### *Home equity loans for it all!*

- **Home Equity Loan:** Enjoy one lump sum and a low, fixed rate for the life of the loan – perfect for large one-time purchases.
- **Home Equity Line of Credit:** You'll gain access to a revolving line of credit, allowing you to draw funds whenever you need them. Perfect for ongoing projects and emergency funds.

All our home loans offer:

- Low, competitive rates
- No application fee
- No points or closing costs
- No pre-payment penalty

Visit [wctfcu.com/home-loans](https://wctfcu.com/home-loans) or give us a call at **203.758.9500**.

## FINANCIAL WELLNESS

## AT EVERY LIFE STAGE

### We'll be there.



## Educate. Enlighten. Empower.

Visit [wctfcu.com](https://wctfcu.com) to begin the journey.

### 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

#### Good Friday

April 7

#### Holy Saturday (Danbury Branch Closed)

April 8

#### Memorial Day

May 29



### Save the Date

#### Annual Meeting

When: May 25, 2023, 3:30pm

Where: WCTFCU

Function Meeting Room

773 Straits Turnpike

Middlebury, CT

#### Member Appreciation BBQ

When: August 2, 2023

Where: Quassy Amusement Park

Details coming soon at [wctfcu.com](https://wctfcu.com).

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