

# CREDIT UNION INSIGHT NEWSLETTER



Empowering Members for Financial Success

Winter 2026



Start simplifying your

## GAME PLAN

WITH A DEBT CONSOLIDATION LOAN

Start 2026 off with a strong financial foundation. Let's create a plan that works for you.

### DEBT CONSOLIDATION LOAN

Rate Special: January 1 – March 31

Rates as low as  
**6.74% APR\***  
48-month term

- Get rid of high-interest-rate credit cards
- Simplify debt into ONE payment at a fixed rate
- Improve your credit score

Apply Online or Talk to a Loan Officer Today!

\*APR=Annual Percentage Rate. Special Debt Consolidation Loan rate is for loans of \$10,000+ (new money only). Rate is the lowest offered and includes a .25% discount for automatic payment option. Interest rate calculations based on borrower's credit history. Other rates and terms available. Offer available 1/1/2026 to 3/31/2026 and subject to change. Payment example based on a \$10,000 loan; the approximate monthly payment would be \$239.00 at 6.74% APR with a 48-month term.

### Tips for Managing Debt

- Always pay on time
- Pay more than the minimum
- See if you qualify for lower rates
- Know the limits on your cards
- Build an emergency fund
- Monitor your credit regularly

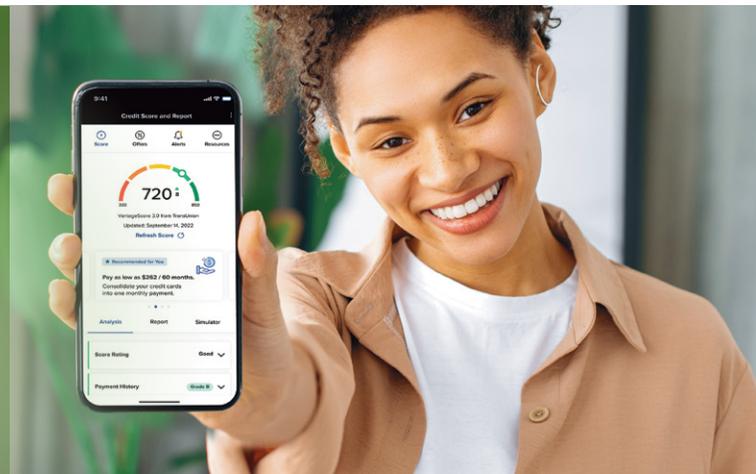
### IMPROVE YOUR CREDIT SCORE

## Take Control With Our SavvyMoney Credit Tool

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.

Enroll in SavvyMoney through online banking.



## 92nd Annual Meeting

The 92nd Annual Meeting of the Waterbury Connecticut Teachers Federal Credit Union will be held on **Thursday, May 28, 2026, at 3:30 PM in the Meeting Room of the Credit Union, 765 Straits Turnpike, Middlebury, CT 06762.**

The nominating committee has filed the names of the following nominees for three positions on the Board of Directors to be voted on at the 2026 Annual Meeting:

**Nilda Almonte**, a Danbury teacher and current member of the Board of Directors, for a 3-year term.

**Robert Haxhi**, a former Waterbury teacher and current Vice Chairman of the Board of Directors, for a 3-year term.

**Peter McCasland**, a Waterbury school administrator and current Chairman of the Board of Directors, for a 3-year term.

Nominations for vacancies for the Board of Directors may also be made through a petition signed by 1% of the membership. Each nominee by petition shall submit a statement of qualifications and biographical data with the petition. Each nomination must be accompanied by a signed certificate from the nominee stating that he or she is agreeable to the nomination and will serve if elected to

office. Such nomination must be filed with the nominating committee on or before March 27, 2026. Members of the nominating committee are Joseph DelDebbio, Thomas Fava and Karlyn Fitzpatrick.

All elections shall be determined by a plurality vote and shall be by ballot except where there is only one nominee for each position to be filled. Nominations shall not be made from the floor unless sufficient nominations have not been made by the nominating committee or by petition to provide for one nominee for each position to be filled, or circumstances prevent the candidacy of one nominee for a position to be filled. Only those positions without a nominee shall be subject to nominations from the floor. In the event nominations from the floor, when permitted herein, result in more than one nominee for a position to be filled, and when nominations have been closed, tellers shall be appointed by the Chairman, ballots shall be distributed, the vote shall be taken and tallied by the tellers and the results announced. When only one member is nominated for each position to be filled, the Chair may take a voice vote or declare each nominee elected by general consent of acclamation at the Annual Meeting.

### 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

#### New Year's Day

Thursday, January 1, 2026

#### Martin Luther King Jr. Day

Monday, January 19, 2026

#### Presidents' Day

Monday, February 16, 2026

#### Good Friday

Friday, April 3, 2026

#### Holy Saturday

Saturday, April 4, 2026



### 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/promotions-offers](http://wctfcu.com/resources/promotions-offers).

#### Post University

Post University offers WCTFCU Members a tuition discount for their online programs. For details, call Post University at 203.596.4500 or visit their website at [post.edu](http://post.edu).

## Navigate To A Great Auto Loan Rate



### NEW, USED & REFINANCES

- Pre-approvals
- Low rates and flexible terms
- DrivingSense® – a low-cost alternative to a traditional lease
- GAP insurance and Extended Warranty available

- Calculate your savings with our Auto Loan calculators
- Apply online for your Auto Loan

View current Auto Loan rates at [wctfcu.com](http://wctfcu.com)

Waterbury CT   
**Teachers**  
Federal Credit Union

Federally Insured by NCUA

