



Your Money in 2017

Do it NOW. Start 2017 by taking time to review your debt, savings, loans and investments. Financial security does not *just happen*. Resolve to strategically make your money work for YOU this year; with our lower-interest loans & credit cards, and direct deposit to select accounts to help you reach your savings goals. Call, click or stop by to share your 2017 vision of financial success. We can help you set realistic goals and objectives, and identify the best tools for you, so you can activate your plan NOW.

The Smart Money Says...

 **Consolidate Your Debt:** NOW Minimize the Interest on your Debt! WCTFCU enables you to take action and gain control of your finances. Our debt consolidation loans are **as low as 4.49% APR*** for a 36-month loan**, other rates & terms available. Consolidate your higher interest debt when you replace it with lower interest, and more affordable monthly payments. We can help you select the best solution for your financial security and debt management. Check out the [Debt Consolidation Calculator](#) page (under Resources Tab) on our website. Call, [click](#) or stop by! Offer good January 1 – March 31, 2017.

 **Loans & Research Tools:** Our exclusive membership enables WCTFCU to deliver very competitive rates for our Members. Empower yourself with cash in hand when you walk onto the car lot, board that cruise, and purchase or improve your dream home with a great-rate loan. Interested? Simply call, [click](#) or stop by!

AutoSmart®: Our powerful online tool for vehicle research & buying. Easy & fun to compare vehicles, research values & vehicle histories, receive price quotes from various dealers...and get a WCTFCU low rate loan! Find the right vehicle, for the right price without leaving your home!

Loans & Rates Calculators: Check out our Calculators including *Auto Loans*, *Auto Refinance*, *Credit Card Debt Reduction*, *Debt Consolidation*, *Loans Comparison* Calculators! Then [apply online](#), call or stop by for a quick loan application today!

 **Working For You 24/7:** Within our [new online banking](#) system you can set budgeting & savings goals, account text alerts, and conveniently make transactions 24/7. Download the new App for ease of use on your smartphone.

*Annual Percentage Rates effective 1/1/17. Rates are based on the borrower's credit history. Published rate is the lowest offered and includes a .25% rate discount for an automatic payment option, your rate may vary. Equal Opportunity Lender. **Minimum Loan \$7,500.

SHOVEL AWAY HOLIDAY DEBT

VISA® News:

2.99% APR*! Shovel your high interest rate credit card balance(s) over, to our lower interest rate VISA card (from 8.00% APR*). You'll pay just 2.99% APR* for the first 12 months on transferred balance, after which the interest is set at your regular rate.

Offer good 1/1/17 – 3/31/17

Free VISA Activity Alerts Opt-in today for free **VISA Alerts**. They're easy to set up for text &/or email, near real-time, notifications on the account activity you select. You can:

- track specific card activity (ex. charges, payments, etc.)
- track your spending habits (ex. charges over a set \$ amount)
- monitor your account for fraudulent activity/unfamiliar charges

A free, valuable VISA account management tool; alerts contain purchase amount, retailer, location (if available), & the last 4 digits of your VISA card. VISA Alerts can be a fraud alert tool, & a helpful budgeting resource. To opt-in and for more information, visit your VISA card account online [ezcardinfo.com](#)

Questions? Call 866-604-0380

Employee News



Our Staff's quarterly donations were awarded, by Employees of the Quarter Chris Morin and Linda Knight, to the St. Vincent DePaul Mission, & Greater Waterbury Interfaith Ministries.

Employees of the Quarter

Q2 Linda Knight, Card Services Coordinator, went above and beyond throughout the second quarter on behalf of our Members as she assumed a lead role in protecting our Members, and proactively addressing issues stemming from potential debit card fraud experienced by some VISA card holders. Linda's diligent research, fraud monitoring, and commitment addressing concerns, assured Members that their information was secure. In doing so, Linda exemplified our WCTFCU core values.

Q3 Chris Morin, Systems Administrator, has worked tirelessly on the implementation, integration & secure installation of several IT improvements including the new 24/7 Online Banking Help Desk, and our new online banking platform. Chris configures, tests & troubleshoots all technology systems. His solutions & expertise assure secure and smooth delivery of our online banking, our app, Bill Pay, P2P payments and more. Chris is dedicated to excellence, has a strong work ethic and delivers an outstanding performance.

Welcome!

Chelsea Capozzola, Marketing Assistant, Danbury Region

Candace Keating, Collector

CPR Course 20 employees completed the American Heart Association Basic Life Support Program, CPR & AED.

Thank You, George

George MacDonald, President and CEO With gratitude and appreciation for his 25 years of leadership, the Board of Directors of the Waterbury CT Teachers Federal Credit Union announces the retirement of George V. MacDonald, President and CEO. MacDonald, is the WCTFCU's 3rd President since the credit union's founding in 1934. MacDonald successfully led the credit union through two and a half decades of exponential growth, expansion of the portfolio of products and services, and into the digital era with a state of the art website, online and mobile banking. A graduate of Delaware State College, MacDonald spent 45 years in the finance and credit union field; with 20 years at Dover Federal Credit Union, Dover, DE, including 7 as manager, prior to joining WCTFCU.



Welcome, Susan

Susan Enis, President and CEO The Board of Directors of the Waterbury CT Teachers Federal Credit Union, announces the appointment of Susan R. Enis as President and Chief Executive Officer. Ms. Enis spent 21 years with the Washington DC-based *United States Senate Federal Credit Union*, the last 13 as President and CEO. She has over 30 years of financial service and regulatory experience. During her introduction to the WCTFCU employees on 12/1, Ms. Enis said, "I congratulate Mr. MacDonald on his upcoming retirement and wish him, and his family, joy in his future endeavors. I am excited to start working with this most excellent Board and staff, to bring the best in financial services and financial education to the Members of Waterbury CT Teachers FCU." Ms. Enis, a Certified Public Accountant, holds a Master of Science in Accounting from George Mason University, and a Bachelor of Science in Finance from the University of Maryland.



Board Updates

With sincere appreciation for her 15 years of commitment to the WCTFCU, the Board of Directors has accepted the resignation of Linda Caesar as Member of The Board of Directors, and Chairwoman of the Scholarship Committee. The Board welcomes Susan Troupe as a Member of the Board of Directors. Susan will continue as Chairwoman of the Supervisory Committee.

New Online Banking & App!

Members appreciate the many features and benefits of our new, secure, state of the art and easy to use online banking platform, and new app. Now you can set text and email alerts for account activity, transfers and balance updates. Nick-name your accounts for convenience and personalize your dashboard to make it work for you. Make person to person payments, set external transfers to/from your WCTFCU accounts and more. Strategically manage your money by setting savings goals and budgets, transferring funds between accounts, making mobile deposits from your smartphone.

Questions? Call our 24/7 Online Banking Team 866.589.6930 or visit the [Online Banking Page](#) and [FAQs @ wctfcu.com](#).





**Wishing you
a healthy &
prosperous
2017!**

- Your WCTFCU Team

Protect Yourself from CyberCrime

Cyberattacks are occurring with more frequency and in new ways. Most cyberattacks focus on large companies or government organizations. However individuals often fall prey to cybercriminals as well. With the improved in-store security provided by new 'chip cards', experts agree there will be an increase in online credit card security risk. You can optimize your personal and financial security while utilizing the convenience and benefits of online banking, buying and investing, when you take these five precautions.



1. Strong Passwords

Norton Antivirus suggests creating a password that is at least eight characters; a combination of numbers, letters and symbols, that excludes personal information such as your name. Change your passwords at least every 90 days, and create a different password for each site you frequent. If you use the same password for multiple sites and criminals learn your password, each of those accounts would be vulnerable. You may want to create an offline list (keep it hidden!) or use password management software to keep track of your passwords.

2. Updates are free!

Cybercriminals' tactics are always evolving. Make sure you use the most up-to-date version of your computer's operating system (ex. Google Chrome) and install updates for your security software when available.

3. Wary = Wise

Spam filters and antivirus software will help, but they can't always protect you from every possible attack. Be wary of attached documents and links found in suspicious or unfamiliar emails, even if the email appears to be from a friend. Your friend's email account could have been infected and unwittingly passed malware to you as an email attachment or link. Simply call, text or open a new email to your friend and write them, just to ask.

4. Check Statements

Review your account statements frequently, at least monthly, for unfamiliar activity that could indicate something is amiss. Track your account activities 24/7 via online banking (computer, tablet & smartphone), on our mobile app, and with text & email alerts you can set up for each account. Contact us should you have concerns.

5. Turn it off!

It's simple and fool-proof. Sure, leaving your computer on is convenient for quick access. However, when your computer is on it is vulnerable. Think of the seconds you spend waiting for your computer to power-up, as a worthwhile investment in your security and peace of mind.

2017 WCTFCU Board of Directors

(L to R) Susan Troupe, Robert Brown, Tom Fava, Jack Cronan, John Fontaine, Lory Park-Knowles, Gary Huckins, Robert Migliorisi, Peter McCasland



Board of Directors

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

Supervisory Committee

Susan Troupe, *Chairman*
Robert Haxhi
Chris Russo

Management

Susan Enis, *President & CEO*
John A. Bracken, *Sr. VP, Operations*

Member Service

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

Lending

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

Danbury Branch

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

Financial Planning

Mark Egidio

Collections

Rebecca Cipriano, *Asst. Vice President*
Candace Keating

Marketing

Kathleen Johansen, *Vice President*
Chelsea Capozzola, *Danbury Region*
Charlotte Shocki, *Waterbury Region*

Information Technology

Jason Karas
Chris Morin

Accounting

Lauren Cyreku
Maggie Gavaletz

News & Events

Fun Stuff! New in 2017! Members-Only special events & experiences! WCTFCU-only discount pricing for Waterbury Palace Theater shows; *The Sound of Music*, *Cinderella*, *Once*, *Annie*, and *Girls Night Out!* Details @ wctfcu.com, paper statement memos, email & social media.

Shred Hunger! Document Shred & Food Drive Saturday, April 8th, 9am - noon. Hundreds of Members have utilized these free, Members-only, document shredding and food donation events. On Shred Hunger! days our Members drop off boxes/bags of personal documents for safe and secure onsite shredding. Plus, they donate non-perishable food to the CT Food Bank's local distribution centers. It's a win-win! We sincerely appreciate the volunteer efforts of the Police Explorers and the Boy Scouts in producing these events. [Save the Date!](#)

Pre-Retirement Workshop Thursday, April 20, 5 - 7pm, Middlebury. Teachers, Administrators and their spouses/partners are encouraged to attend our free, Pre-Retirement workshop. Presented by WCTFCU's Retirement Expert, Mark Egidio of Egidio Assante Wealth Management, LLC, among CT's most knowledgeable speakers on the topic of CT Teachers' Retirement. Mark will address our Members' unique interests, concerns and pre-retirement planning questions. This educational workshop is exclusively for our Members. This is NOT a sales pitch. Registration is necessary to attend. For workshop topics & event details visit the [Financial Planning page](#) on our website. [Save the Date!](#)

Ambassadors Dinner Monday, May 15th. Invitations to follow. Thank you Ambassadors! [Save the Date!](#)

Annual Members' Meeting Thursday, May 18th, Middlebury. [Save the Date!](#)

Member Appreciation Day Wednesday, August 9th, Quassy Amusement Park. Register online June 1st – August 8th. Information will be communicated via email, paper statement memo, our website and social media. [Save the Date!](#)

In-School Visits WCTFCU membership is exclusively available to people paid through the BOE in 27 CT towns, and their immediate families. We visit up to 10 schools every week, throughout the school year, within our 27 town region; to answer Members' questions, discuss various products and services, and introduce new school employees to the value of WCTFCU Membership. To request an in-school visit during a staff meeting, lunch break, before classes start, and at your convenience, simply contact marketing@wctfcu.com. [See you in school!](#)



2017 Scholarships



WCTFCU will again award scholarships to 4 Credit Union Members, 2017 high school graduates who will begin college as freshmen this fall. Recipients are selected by the Board of Directors' Scholarship Committee, based on scholastic achievement, extra-curricular activities and an essay entitled, *What WCTFCU membership means to me and my family*. Three general \$1,000 scholarships are granted. The Jean O'Brien Memorial Scholarship, a \$2,000/year, 4-year scholarship, is awarded to an incoming freshman with a declared Education Major and/or the intention to become an educator.

Scholarship Application Period March 15 – May 15, 2017. Only fully completed applications, processed through our website will be considered. Students must complete the online Application Form, include their own WCTFCU Membership number, and upload their essay and scanned copies of their current Official Transcript and Accomplishment Resume. The 4 recipients will be notified in late June, and awarded during the July Ceremony.

College Prep & Student Loans

Strategically prepare for that important Senior year of High School, plan your college & scholarship search, and learn about Student Loans & FAFSA with our on-demand workshop [videos](http://www.studentchoice.org/national-webinar-recording/) (<http://www.studentchoice.org/national-webinar-recording/>). You want access to the best college education possible but don't want to incur loads of debt upon graduation. When you have exhausted all other sources of financial aid, including scholarships, grants, and federal loans, WCTFCU can help. Our Student Choice undergraduate loan is a private student loan with your best interests in mind. This line of credit offers lower rates, flexible repayment options, and educational support to help you, and your student, make wise financial decisions. For undergraduate and graduate student loan information and assistance call, [click](#) or stop by!

2017 Holiday Schedule

New Year's Day (observed)	Monday, January 2
Martin Luther King Jr. Day	Monday, January 16
Presidents' Day	Monday, February 20
Good Friday	Friday, April 14
Memorial Day	Monday, May 29
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Columbus Day	Monday, October 9
Veterans' Day	Friday, November 10
Thanksgiving	Thursday, November 23
Day after Thanksgiving	Friday, November 24
Christmas	Monday, December 25
New Year's Day	Monday, January 1

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