

## Smart Money Says...



### Special Offer – Reduce Debt Now!

Minimize the interest on your debt! WCTFCU enables you to take action on your debt 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 and replace it with a lower interest, more affordable, fixed rate monthly payment. We can help you select the best solution for your financial security and debt management. Utilize the [Debt Consolidation Calculator](#) on our website to see how much you will save! Offer good January 1, 2018 – March 31, 2018.

\*\*Debt Consolidation Special Offer Loan Program good only January 1, 2018 – March 31, 2018. Minimum loan amount \$10,000.00 (new money only). Loan proceeds must be used for debt consolidation purposes exclusive of existing WCTFCU obligations. Rates based on borrower's credit history. Published rate is for 36 month term, other rates & terms available. This is the lowest rate offered, and it includes a .25% rate discount for automatic payment option. Your rate may vary. Equal Opportunity Lender. \*Annual Percentage Rates effective January 1, 2018.



**Home Products** WCTFCU has products to help you at every stage of home ownership. Need a mortgage? We offer competitive rates on new home mortgages and refinance options to suit a variety of interests. Do you own a home and want to improve it? We have competitive rates on Home Equity Loans/Second Mortgages, and Home Equity Lines of Credit. Want to pay off your mortgage faster? Our Equity Accelerator Loan helps you do that. Visit [wctfcu.com](http://wctfcu.com) for:

- **Loan Comparison Calculator** allows you to plug-in various loan amounts, interest rates and loan terms.
- **Compare Home Loans Chart** easily explains the features & benefits of each loan type.
- **24/7 Online Applications:**
  - Purchase Money [Mortgage](#)
  - All other [home-related loans](#)

Apply online or in-branch; whichever you prefer. Call, click or stop by for assistance!



**Student Loans Refinancing** Members who have student loan(s) debt are now enjoying the advantages of our new [Student Loans Consolidation & Refinance](#) product. By consolidating their student loans into a single, lower rate loan, Members are paying less interest on their student loan(s) debt. Call, click or stop by for details.

## VISA News

### Only 2.99% APR\* on Transfers!

Now pay only 2.99% APR\* interest on transferred amount, for 12 months when you roll your other credit cards' debt to your WCTFCU Visa®. Promotion dates 1/1/2018 – 3/31/2018.

### Visa Double & Triple Rewards

**Points!** WCTFCU Visa Platinum (from 8.5% APR\*) credit card holders are now earning Triple Points on gas & grocery! *Plus* Double Points on featured categories that change with the season!

- **January – March:** Triple Points on gas & grocery. *Plus*, earn Double Points for *Telecommunication Equipment & Service, Telephone Sales, Cable, Satellite & other Pay Television & Radio Services, Utilities: Electric, Gas, Water, Sanitary, Insurance Sales, Underwriting & Premiums, Membership Clubs (Sports, Recreation, Athletic).*
- **April – June:** Triple Points on gas & grocery. *Plus*, earn Double Points for *Home Supply Warehouse Stores, Lumber & Building Materials Stores, Paint, Painting Supplies, Glass/Paint/Wallpaper Stores, Plumbing Supplies, Rug Stores/Floor Covering Stores.*

No opt-in necessary, visit [wctfcu.com](http://wctfcu.com) for details or call ScoreCard® Rewards HQ 800.854.0790.

\*Annual Percentage Rates effective 11/1/15.



## Congratulations Martin Misset, President / CEO

The Board of Directors is pleased to announce the promotion of Martin Misset, formerly *Vice President of Lending*, to his new role; *President and Chief Executive Officer*, effective December 1, 2017. Marty joined the WCTFCU in 1999 as *Vice President of Lending*. In this capacity Marty has continued to expand and enhance our portfolio of lending solutions to continually include the most contemporary and attractive offerings available for our Membership. Marty received a Bachelor of Science with concentrations in banking, finance and securities law, from the University of Delaware.

## Banking On The Go

Enjoy the convenience of these free, time-saving & secure resources:

- **Online Banking:** Real time, live account info & transactions, accessible on-demand; anywhere, anytime, from your smartphone, computer & tablet
  - **Account Activity Alerts** Set for whatever you want to track, such as transactions over a certain amount
  - **Monthly eStatements** An email alert when your statement is available in online banking
  - **Automatic Bill-pay** Simply select the payee, select the pay-on date(s) & designate amount you'll pay
- **Direct Deposit** Into checking &/or savings, then set transfers into your holiday & vacation club, taxes & other accounts.
- **WCTFCU App** features include:
  - **Mobile Check Deposit:** 24/7 from your phone, no need to go to a branch to deposit that check!
  - **Person to Person Pay** on the go!
- **Visa Website:** [ezcardinfo.com](http://ezcardinfo.com) To set alerts, monitor account activity & pay your Visa credit card bill



## Your Security is Our Priority

When a thief steals your personal information (name, Social Security number, financial information, Medicare ID or health insurance member number, email, etc.) they can use your information to fraudulently apply for credit cards, loans, file tax returns, receive medical services and more. This can damage your credit status, limit your financial security, and cost you time and money as you endeavor to restore the accuracy of your credit report.

**Protect Yourself** Do not carry your Social Security card in your wallet. Do not share your financial and personal information with unsolicited phone callers or by email. Never respond to calls or emails requesting that you send money or provide your credit card, even if it seems to be from a familiar source. In advance of any wire transfer, confirm with your trusted recipient the authenticity of the account to which you will wire funds. Avoid

use of public wifi; rely only on secured private networks. Install firewalls and virus-detection software on your home computer. Do not click on email links and attachments from unfamiliar senders. Use complex online passwords and change them frequently. Review your account statements for unauthorized transactions. Shred personal documents, and mailed credit card and loan offers.

**Information is power!** Stay on top of your credit report to quickly know if your credit and security have been compromised. To catch irregularities in your credit report; order your free credit report from each of the 3 bureaus, once every year. If you stagger your 3 free credit report requests to fall once every 4 months (rather than ordering them all at the same time), by year-end you will have received a complete 12 months of free credit reporting. For additional security, you can set up fraud alerts on your credit reports from all 3 bureaus: Equifax, TransUnion and Experian. You can also elect to freeze your 3 credit reports. (\$3 - \$10 each bureau to place and remove). Order your 3 free credit reports from [Annualcreditreport.com](http://Annualcreditreport.com).

## 2018 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





Your WCTFCU Team

## Protect your Credit & Debit Cards!

For an extra level of security and to safeguard your cards from fraud, WCTFCU debit card holders and WCTFCU credit card holders will soon be able to control access to their cards utilizing Apps, on their smartphones and tablets. In the first quarter of 2018, WCTFCU will launch our new card security Apps! Each App is unique to the specific card:

- **Debit Visa Card App** *CardValet*
- **Visa Credit Card App** *SecurLOCK Equip*



Both Apps enable the cardholder to control the respective card's usage and spending, via smartphone and tablet, by defining when, where and how their card is used. The Apps let debit and credit card holders safeguard their cards from fraud with customized alerts and the ability to set limits on cards:

- Turn your card ON and OFF anytime, right from your smartphone. Turn the card ON when you are ready to use it, and OFF when you are done using it.
- Set Alerts to keep you aware of what's happening on your card. Alerts can notify you immediately based on transaction amount, GPS location of card usage by identifying your phone's location, merchant type, if a transaction has been denied, etc.
- Control & Monitor Family Spending: Set limits for spending. Decide when, where and how they use their debit and/or credit cards. Plus you can set other features and alerts as well.

Once WCTFCU launches these Apps in the first quarter of 2018, you will download the App for each of your cards (from Google Play™ for Androids & the App Store<sup>SM</sup> for iPhones).

**IT Promotion** Chris Morin has been promoted from *Systems Administrator*, to *Director of Information Technology*. Chris joined WCTFCU in 2001 as a *Data Processing Coordinator*. His knowledge, dedication and hard work are integral to the functionality and protection of our data and systems, and the smooth flow of our technology-based operations. Chris graduated from Porter and Chester Institute with a concentration in Computer Information Technology.

### 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

Martin Misset, *President and CEO*  
 John A. Bracken, *Sr. VP, Operations*

### Member Service

Leslie Ciarlo, *Vice President*  
 Ann Ceresa  
 Marge Cook  
 Devan Floyd, *IRA Specialist*  
 Toni Genova, *eServices Coordinator*  
 Linda Knight, *Visa® Coordinator*  
 Josephine Gugliotti  
 Tracy Papallo  
 Linda Polletta

### Lending

Rebecca Cipriano, *Asst. Vice President*  
 Cathy Angiolillo  
 Miranda Farrenkopf  
 Diana Ortiz  
 Reina Selby  
 Carole Sorcinelli

### Danbury Branch

Thomas Smith, *Branch Manager*  
 Maria Gallimore, *Asst. Branch Manager*  
 Mary Bickelhaupt  
 Lori Dionne  
 Barbara Madden, *Lending*

### Financial Planning

Mark Egidio

### Collections

Rebecca Cipriano, *Asst. Vice President*  
 Candace Keating

### Marketing

Kathleen Johansen, *Vice President*  
 Chelsea Capozzola, *Marketing Coordinator*  
 Bryan Sliech, *Marketing Assistant*

### Information Technology

Chris Morin, *Director*  
 Jason Karas

### Accounting

Lauren Cyreku  
 Maggie Gavaletz



## 2017 Scholarship Recipients

## 2018 Scholarships

Every July, WCTFCU awards four (4) scholarships to WCTFCU Members who are exemplary graduating high school seniors, enrolled to begin college in the fall. Recipients are selected, through an anonymous review of all applications and a vote by the Scholarship Committee, a subcommittee of the WCTFCU Board of Directors.

Starting in 2018 the General Scholarships have been increased to \$2,000, and a second year has been added to one General Scholarship as follows:

- **General Scholarships** Two \$2,000 Scholarships for outstanding students entering any field of study (non-education major)
- **General Scholarship** One 2-year Scholarship, at \$2,000 per year, for the most outstanding student entering any field of study (non-education major) (2 consecutive years = \$4,000 per recipient total grant, year 2 will be awarded based upon Freshman year GPA)
- **Jean O'Brien Memorial Scholarship** This single 4-year, \$2,000 per year scholarship is granted to one student who has committed to a career in education and related college major. The initial grant is given at the July ceremony. To receive the next 3 consecutive years' \$2,000 grants; each spring, the winner submits their year-end college transcript as proof that they are a full-time college student pursuing an education career, and maintaining a satisfactory GPA. (4 consecutive years = \$8,000 per winner total grant)

**2018 Application Period:** March 15 – May 15, 2018

### How to Apply:

1. Student must personally be a WCTFCU Member. See Membership page for eligibility details.
2. Graduate from High School in the spring of 2018, and begin College in the fall of 2018.
3. Between March 15, 2018 and May 15, 2018, 5pm, complete the online [Application Form](#), upload the following required documents, and click on the submit button:
  - Scholarship Application Form (online form only)
  - Extracurricular Activities Resume (scan & upload within form)
  - Essay "What the WCTFCU Means To Me" (scan & upload within form)
  - Latest Transcript (scan & upload within form)

All Applicants (both scholarship recipients & non-recipients) will be notified in early July as to the status of their Application.

## Events & Offers!

### Educational Workshops

**NEW in 2018! Your Money...On Tap** Kicking off this spring, and held in popular restaurants, this new series is customized for our 21 – 40 year old Members, but all are welcome to attend! Learn how to optimize your money:

- Get low interest loans (new/used car, home, personal, student)
- Consolidate & pay less for your student &/or credit card debt
- Understand & improve your credit score

Locations and dates to follow.

**A Big Hit in 2017! Pre-Retirement Workshop for Teachers & Administrators Saturday, April 21, 9am – noon** Middlebury Branch  
Our first 3 free *Pre-Retirement Workshops*, held in April, September & November 2017, were a big hit with the 105 Members who attended! Teachers, Administrators and their spouses/partners are encouraged to attend our free, *Pre-Retirement Workshop* presented by retirement experts, Egidio Assante Wealth Management, LLC. Egidio Assante is among CT's most knowledgeable speakers on the topic of *CT Teachers' Retirement*.

Egidio Assante addresses our Members' unique interests, concerns and pre-retirement planning questions. This educational workshop is presented in our Middlebury branch, exclusively for our Members; this is NOT a sales pitch. Registration is now open for the April 21st workshop! Only 20 Members may attend. The smaller group allows participants to ask more questions and have a more conversational experience with our presenter throughout the workshop. You must register to attend so that materials may be prepared for you to use during the workshop. For further details and to register, visit the [Financial Planning page](#) on our website. Registration required.

**Shred Hunger! Saturday, April 14th, 9am – noon** at Middlebury and Danbury branches

**Ambassadors' Dinner Thursday, May 24th** Invitation to follow, RSVP required.

**Member Appreciation BBQ Wednesday, August 15th, 6pm** at Quassy Amusement Park. Required online registration 6/1 – 8/14.

**Waterbury Palace Theater** Special discount on *Kool & The Gang, RAIN: A Tribute to The Beatles, Broadway's 'Rock of Ages' Band, The National Dance Company of Ireland - RHYTHM OF THE DANCE, Jersey Boys, Rent, We've Only Just Begun: Carpenters Remembered, Motown The Musical*, visit our [website](#) for details.

### 2018 – 2019 Holiday Schedule


New Year's Day	Monday, January 1
Martin Luther King Day	Monday, January 15
Presidents Day	Monday, February 19
Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4
Labor Day	Monday, September 3
Columbus Day	Monday, October 8
Veterans Day (observed)	Monday, November 12
Thanksgiving	Thursday, November 22
Day after Thanksgiving	Friday, November 23
Christmas	Tuesday, December 25
New Year's Day 2019	Tuesday, January 1

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