

Spring is a season that is loved by so many

As we leave winter behind, the days become longer, the leaves grow back, everything becomes green and bright again! This is possibly why Spring is a season that is loved by so many. Spring also tends to open our minds up and lift our spirits. With this, we can often find ourselves thinking of ways to get most out of life.

We want you to get the most out of your money too! This is why we focus on being a reliable resource for your everyday financial needs. We want to get you the best loan rates* and we want to reward you with extra cash for banking with us. Earn extra cash with our Save to Win program or Kasasa Checking program. Both have no downside, only an upside! Give us a call or email so we can talk about making the most of your money. It's one of those things we get excited about!

Psst... like a HELOC for as low as 1.90%... more details inside.

We look forward to hearing from you.

Call us at 203.791.9399 or email us at membercareteam@westernctfcu.com today.



SPRING CLOSINGS

Good Friday: Friday April 2, 2021

Special Closing – Conversion Weekend:

Friday April 30 (Closing at 2pm) & Saturday May 1, 2021

Memorial Day: Saturday May 29 2021 & Monday May 31

Follow us on Facebook... @Westernctfcu

Updates, weather-related closings, and special promotions just for you!

IMPORTANT MEMBER UPDATES

Western CT FCU will be rolling out a new Online Banking system for May 3, 2021. To gain access to the new system for the first time, you will need to establish a new password on or after Monday, May 3rd. We will be prepared to help you make this transition as easy as possible.

Once you get logged you will have access to have expanded features, improved login processes, and it will be more secure and easier to use.

In order to fully transition to our new system efficiently, we will be closed on Saturday May 1, 2021. Although the office will be closed on this date, we will be available through our after-hours support voicemail or by email. For after-hours support, call us at **203.791.9399** and choose option 8. You will be able to leave a message so that we can return your call.

Contact us by email anytime at:

membercareteam@westernctfcu.com



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All Credit Union savings and loan programs, rates, terms, and conditions are subject
To change without notice. Please contact the Credit Union for full details.

QUARTERLY NEWSLETTER



*This Spring,
get the most out
of your money.*

Truly Caring for You and Our Community

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203.791.9399 | info@westernctfcu.com

www.westernctfcu.com



Freshen Up Your Home this Spring with a Home Loan



As we've all spent more time in our homes recently, it may have you thinking about changes or updates you want to make. Now that spring is in the air, it is the perfect time to freshen up your home! Whether you have small ideas or big remodeling plans, we can help you access the funds needed to do so that way it's feasible for you and your family.

Get a Home Equity Line of Credit with a rate as low as 1.90% APR* to make the most of your money.

At Western CT FCU, our Home Equity Loans offer a variety of solutions at competitive rates that are affordable to you. We are here to help you determine which program best fits your specific needs so tell us your goals and we will provide you with the best options!

Apply online today or contact us with any questions you may have at loans@westernctfcu.com

**Annual Percentage Rate. After 12 months at the introductory rate, the rate on your loan will revert to the standard variable rate for a Home Equity Line of Credit (HELOC). That rate is currently as low as 2.50%APR and based on the Prime Rate list in the money section of the Wall Street Journal on the 22nd day of each month if a business day, if not on the next business day. Rates subject to change without notice. Rates are for new loans only. All rates stated are for members with established credit and AA Credit Rating, all others are subject to a rate review. Please contact the Credit Union for details on the various rates and terms offered. Maximum loan to value (LTV) 80%. Minimum \$500 draw.*

Be a Credit Union Saver and Your Savings will Never Go Instinct

All throughout the month of April, we are celebrating Youth Month! At Western CT FCU, we truly care about the youth in our community and believe in sharing the importance of saving at a young age so that we can set our young members on the right financial path. Together, we encourage young members to develop healthy saving habits and ensure them that their credit union is there to help them on their journey.

It's All About the Kids!



Let the kids participate by depositing money into their own savings account so they can learn how it works. We will be handing out fun giveaway items at the drive up to thank our youth members for participating, so be sure to stop by! And if you haven't done so already, now is the perfect time to open a savings account for your child. When you do, we will give them a piggy bank to fill up, bring back to deposit, and we will match their first deposit up to \$10.

For details, call 203.791.9399 or email membercareteam@westernctfcu.com

Free Kasasa Checking Get Paid to Bank Here

At Western CT FCU, we want to put more money in our members' pockets. That's why we're offering our free Kasasa accounts that do just that. Our Kasasa accounts are all about rewarding members who help support their communities by banking locally. For instance, our Free Kasasa Cash checking pays an exceptionally high rate on your balance where you can earn 3.00%* on your checking balance up to \$10,000. Alternatively, our Free Kasasa Cash Back checking earns big refunds on debit card purchases so you can earn 3.00%* on your purchases up to \$300. That's \$9 in cash back each month and can amount to \$108 in cash back annually!

Even more, both accounts earn nationwide refunds on ATM withdrawal fees. To qualify for these rewards, you just have to do some everyday banking basics each month — things you probably do already — like using your debit card and receiving e-statements. If you don't meet those reward qualifications, there's no penalty and you can get right back to earning your rewards the next month! We're also bringing you Kasasa Saver, a free account exclusively available to Kasasa checking account holders where you can earn 1.00%* on your balance up to \$50,000. Linked to Kasasa checking, it collects earned checking rewards and sweeps them into this interest-earning account automatically



To learn more about these great new options, please visit our website or contact us at:

membercareteam@westernctfcu

We're always happy to help.