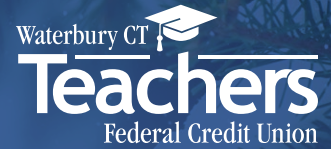


# CREDIT UNION INSIGHT NEWSLETTER



Empowering Members for Financial Success

Winter 2025



## Debt Consolidation Loan

**Rate Special: January 1 – February 28**

Rates as Low as  
**6.49% APR\***  
3-year term

Let us help you:

- Get rid of high-interest-rate credit cards
- Refinance an existing Student Loan from another lender
- 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 1/1/2025 to 2/28/2025 and subject to change. Payment example based on a \$10,000 loan; the approximate monthly payment would be \$307.00 at 6.49% APR with a 36-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



## Celebrating Waterbury CT Teachers FCU!

Darren Schwartz, Interim Superintendent of Waterbury Public Schools, visited the Credit Union's Middlebury Branch in the fall to congratulate Peter McCasland, WCTFCU Chairman of the Board, and Robert Haxhi, WCTFCU Vice Chairman, on the Credit Union's 90th Anniversary and our continued dedication in *Empowering Members for Financial Success!*



# 91st Annual Meeting

The 91st Annual Meeting of the Waterbury Connecticut Teachers Federal Credit Union will be held on **Thursday, May 22, 2025, at 3:30 PM in the Conference Room at the Courtyard by Marriott Hotel, 63 Grand Street, Waterbury, CT 06702.**

The nominating committee has filed the names of the following nominees for five positions on the Board of Directors to be voted on at the 2025 Annual Meeting:

**Joseph DelDebbio**, a Waterbury teacher and current Secretary of the Board of Directors, for a three-year term.

**Thomas Fava**, a retired Watertown teacher and current member of the Board of Directors, for a three-year term.

**Karlyn Fitzpatrick**, a Waterbury school administrator and current member of the Board of Directors, for a three-year term.

**Nilda Almonte**, a Danbury teacher elected by the Board of Directors to fill the vacancy created by the resignation of Susan Troupe, for a one-year term.

**Janet Sweetland**, a Watertown teacher elected to the Board of Directors to fill the vacancy created by the passing of John Fontane, for a two-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 21, 2025. Members of the Nominating Committee are Robert Haxhi, Lory Park-Knowles and Christopher Russo.

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

- Joseph DelDebbio, Chairman
- Jamie Butler
- Patrick Ospalek
- Catherine Nanavaty



## Upcoming Holiday Closures

### New Year's Day

Wednesday, January 1, 2025

### Martin Luther King Jr. Day

Monday, January 20, 2025

### Presidents' Day

Monday, February 17, 2025

### Good Friday

Friday, April 18, 2025

### Holy Saturday

Saturday, April 19, 2025



## 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 – 15%

WCTFCU Members receive a 15% discount on online and on-campus undergraduate and graduate courses. Call Post for details: 800.660.6615.

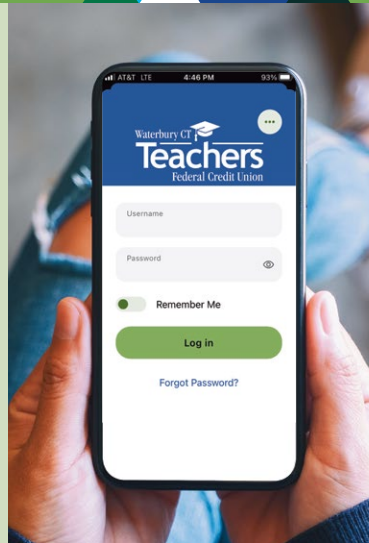
## FRAUD PROTECTION TIP

# Protect Your Accounts

## Set Up Account Alerts in Online Banking

Log in to your online banking account, select Tools, then Alerts. Select which accounts you want to receive notifications on and you're good to go!

Get notified when certain activity occurs such as when your savings or checking account falls below a certain balance, when withdrawals are made and more.



Federally Insured by NCUA

