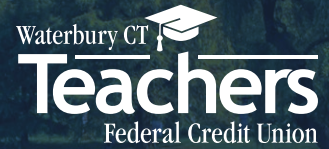


CREDIT UNION INSIGHT NEWSLETTER



Empowering Members for Financial Success

Summer 2024



Fraud Safety for Summer Travel

Notify the Credit Union. Let us know in advance if you plan to use your WCTFCU debit or credit card while traveling, so we can place a note on your account.

Set up Account Alerts. Alerts help track account activity on your debit and credit cards while traveling. Download the CardValet App for Debit Cards and the SecurLOCK Equip App for Credit Cards.

Photocopy or Snap a Picture of Important Items. These include your passport, driver's license, and the front and back of the debit and credit cards you're bringing.

Only use Secure Wi-Fi Networks. Don't access your financial accounts through public Wi-Fi networks, such as coffee shops or airports.

Charging Stations. Public charging stations are another place where your phone data can be vulnerable to hackers. Purchase a portable charger to charge your phone on the go.



July 1 –
October 31,
2024

Refer Qualified Friends & Family to WCTFCU You'll Both Earn \$25*

Spread the word about how much you love WCTFCU!

Download and print the referral slip at wctfcu.com today!

Earning is easy:

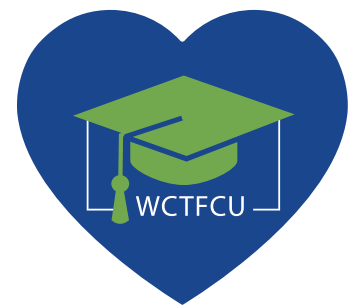
- 1 Refer a co-worker who's a BOE employee, or refer an immediate family member.**
- 2 The **New Member** will:
 - Open a savings account with a minimum of \$5.00.
 - Enroll this account in eStatements.
 - Within 30 days of account opening, they set up paperwork to receive direct deposits totaling \$50 or more per month.

Youth accounts are exempt from the direct deposit qualifier.

Get rewarded

Each time you refer an eligible New Member who joins with the qualified criteria by October 31, you both may earn \$25!* The more qualified New Members you refer, the more rewards you may earn!***

Call us at 1.800.992.2226 • Visit our website at wctfcu.com



*Offer available 7.1.24 – 10.31.24 to WCTFCU-eligible, promotion-qualified applicants.

**Qualified applicant must be paid through the Board of Education in participating schools in our 28 eligible towns or is an immediate family member of a current WCTFCU Member. Criteria: A New Member savings account is opened with eStatements and funded with a minimum of \$5.00 within 30 days; direct deposit paperwork for a \$50 reoccurring monthly deposit is completed within 30 days of account opening for either a savings or checking account.

***Promotion only qualifies on first Membership established per primary individual. New Member cannot have any prior primary accounts within the last two years and must meet all promotional criteria to receive the \$25 bonus. Referring member must be an active, existing WCTFCU Member in good standing. The \$25 referral incentive will be deposited into each qualifying Member's Prime Share Savings Account by December if the new member has met the promotional criteria. New Member Applicant provides referring Member's name. Referral by an existing WCTFCU Member is not required for a qualifying new Member to participate in this offer. Promotion subject to change. Member referral bonuses are taxable dividends and will be reported on IRS Form 1099-INT. Membership eligibility and additional details at wctfcu.com.

Federally Insured by NCUA

Board of Directors News

The 90th Annual Meeting of the Waterbury CT Teachers Federal Credit Union was held on May 23, 2024, in the Conference Room at the Hampton Inn in Waterbury, CT.

John Fontaine, Lory Park-Knowles and Christopher Russo were each elected to a three-year term on the Board of Directors.

Following the Annual Meeting, an Organizational Meeting of the Board of Directors was held during which the following slate of officers was selected:

Chairman
Peter McCasland

Vice Chairman
Robert Haxhi

Secretary
John Fontaine

Treasurer
Lory Park-Knowles

Undergraduate Student Loans

Our Student Choice private student lending solution can help you responsibly fill funding gaps that remain after you've exhausted lower-cost sources of aid. With our innovative education line of credit, you can secure funding for an entire undergraduate career with just one application!* In future academic years, simply request funds from the line (called a "draw") for the amount you need – no need to reapply!

Learn more at wctfcu.com.

*Subject to annual review and credit qualification. Must meet school's Satisfactory Academic Progress (SAP) requirements.

Board of Directors

Peter McCasland, Chairman
Robert Haxhi, Vice Chairman
Lory Park-Knowles, Treasurer
John Fontaine, Secretary
Nilda Almonte
Joseph DelDebbio
Thomas Fava
Karlyn Fitzpatrick
Christopher Russo

Supervisory Committee

Joseph DelDebbio, Chairman
Jamie Butler
Patrick Ospalek
Janet Sweetland



Upcoming Holiday Closures

Independence Day – Thursday, July 4

Labor Day – Monday, September 2

Columbus Day – Monday, October 14



Summer Hours

Effective July 1 – August 31

Mon/Tues/Wed/Fri: 9am – 4:30pm

Thurs: 10am – 7pm

Sat (Danbury Branch only)
9am – noon



Save the Date

Member Appreciation BBQ

When: Wednesday, August 7, 2024

Where: Quassy Amusement Park

Details and registration available at wctfcu.com

Fuel up this Summer with Gas & Groceries



JULY 1 – SEPTEMBER 30

Earn **2X Cash Back** or **2X Rewards Points** on gas or grocery purchases with your WCTFCU Cash Back or Platinum Credit Card.*

*Double Cash Back with the WCTFCU Cashback Visa Credit Card. Double Rewards Points with the WCTFCU Platinum Visa® Credit Card. See credit card statement for additional details. Promotional offer good only on gas and grocery store purchases.

Waterbury CT
Teachers
Federal Credit Union

Federally Insured by NCUA



MIDDLEBURY BRANCH: 773 Straits Turnpike, Middlebury, CT 06762 | 203.758.9500 • **DANBURY BRANCH:** 110 Federal Road, Danbury, CT 06811 | 203.791.1117

