

We Make Holiday Fun Possible.



This is the time of year we all like to splurge on a special gift, new decorations, or a big family gathering. It's okay—you can do it with our Loan Special. Our low fixed rates make it possible to enjoy the holidays without breaking your budget.

You may borrow up to \$5,000 for as low as 5.99% APR.* Terms are 36 months. That equals a monthly payment of just \$152.08. At these rates, you can afford some holiday fun!

Plus, repayment is easy. Use automatic payments from your Fairfield County Federal Credit Union checking or savings account and never worry about mailing in a bill.

You can apply online at www.fairfieldcountyfcu.org, by phone at **(888) 821-6339**, or in person at your nearest branch. Please contact us if you have questions. Happy Holidays!

*APR=Annual Percentage Rate. Rates and terms subject to change. Rates effective until 12/31/08. Excludes all loans already financed at the credit union. Payment example: on a \$5,000 loan with a 36-month term at 5.99%, monthly payment would be \$152.08 per every \$1,000 borrowed.



MAIN OFFICE

242 Hope Street
Stamford, CT 06906-1602

Phone: (203) 324-2144
Fax: (203) 356-1568
Voicemail: (203) 969-2340
Loan by Phone: (888) 821-6339
Web site: www.fairfieldcountyfcu.org
Email: info@fairfieldcountyfcu.org

BRANCH OFFICE

630 Brooklawn Avenue
Bridgeport, CT 06604

Phone: (203) 366-1336
Fax: (203) 366-0254
Voice Line: (203) 368-2340

Hours

Stamford Branch

Monday, Tuesday & Friday
8:30 AM - 4:15 PM
Wednesday 10:00 AM - 4:15 PM
Thursday 8:30 AM - 7:00 PM

Bridgeport Branch

Monday, Tuesday 8:30 AM - 4:00 PM
Wednesday 10:00 AM - 4:00 PM
Thursday, Friday 8:30 AM - 5:00 PM

Holiday Closings

Columbus Day
Monday, October 13, 2008

Veterans Day
Tuesday, November 11, 2008

Thanksgiving Day
Thursday, November 27, 2008
Friday, November 28, 2008

Christmas
Wednesday, December 24, 2008
Open ½ day.
Thursday, December 25, 2008

New Year's
Wednesday, December 31, 2008
Open ½ day.
Thursday, January 1, 2009

We no longer have a P.O. Box; please send all correspondence to the street addresses above.

FRFCNCT1_1050_18



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government National Credit Union Administration (NCUA), a U.S. Government Agency.

CREDIT LINE

The Newsletter of Fairfield County Federal Credit Union

Fall 2008

We Can Make a New Car Affordable.

When you need a new vehicle, you don't want to spend time shopping around for the lowest rates. Because you're a member of Fairfield County Credit Union, you don't have to. Our auto loan rates are always among the lowest in town. Plus, we'll provide unmatched service and make sure you get the best loan possible.



Purchasing from a dealership?

In the fall, many dealerships offer rebates on new models and last year's models. Take the rebate and then finance the loan with us. Our rates and terms are more likely to give you a lower payment. Just call us if you have questions.

Buy a new or used vehicle at rates as low as 5.49% APR.*

- Terms up to 72 months are available
- Up to 100% financing
- Low-cost GAP insurance available
- Convenient auto-buying service

We may be able to save you money every month.

If you have a loan from a dealership or another lender, refinancing the loan with Fairfield County Credit Union could lower your monthly payment.

Getting pre-approved is easy.

Simply call us at **(888) 821-6339**, or apply anytime at www.fairfieldcountyfcu.org. You can also stop by a branch and apply in person.

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Refer a Friend!

Refer a friend to open an account at the credit union during the months of October, November and December. New members will receive a \$25 initial deposit or ½% off any Non-Real Estate Loans. Plus, you and your friend will both be entered to win a 37-inch LCD flat screen TV.

The more friends you refer, the more chances you'll have to take a beautiful TV home for the holidays!

*Winner of LCD TV will be chosen December 15, 2008. Brand and model of LCD TV to be chosen by the credit union.



You Will Receive Your Holiday Club Funds Soon.



Good news! If you have a Holiday Club account, your funds will be transferred to your savings account during the week of November 3. Or, if you prefer, we will be happy to mail you a check upon your request. Congratulations on planning ahead and saving!

If you don't have a Holiday Club account, why not open one today? Next year, your holiday season can be worry-free. You can choose any amount you wish and save

all year long; there's no minimum balance. Mail your deposits, bring them to the credit union, or use convenient Payroll Deduction. Your Holiday Club funds will earn our competitive dividends.

We can open a Holiday Club account for you in just a few minutes. Simply call us or stop by the credit union. You'll be glad you did!

Home Sales Tips for a Buyer's Market

According to research by *Consumer Reports*, home sales are down 24 percent from 2007, and home prices have dropped 8.2 percent. So how can you sell your home in this market? See the tips below.

Face the reality of the market. Stay on top of current home prices in your area. To really compete, you may need to price your home under the market.

Shop around for an agent. Look for agents who are selling in your area and interview them. You want an agent who is well informed on sales in your neighborhood. Stop by a potential agent's open house; how well do they show a property?

Increase curb appeal. Make sure the outside of your home is inviting: recent paint job, neat landscaping, no broken walkways or steps, no toys in the driveway or on the lawn.

Enhance the space inside. Get rid of clutter and clean like never before—put things in storage if necessary. Rearrange or remove furniture to emphasize the space.

Keep your MLS listing current. Update the photos to fit the season. Make sure the photos are good quality and show your home's best features. Highlight the attractive features in the written description, too.

Accept a lower deposit. Be willing to take a smaller "good faith" deposit when a buyer makes an offer.

Pay part of the buyer's closing costs. Most of the time, this will be less costly than reducing the home's price. It will also appeal to buyers who need money to close.

Offer a home warranty. A home warranty covers mechanical systems and some appliances for the first year. Expect to pay \$250 to \$400.

