



CREDIT LINE

THE NEWSLETTER OF
FAIRFIELD COUNTY
FEDERAL CREDIT UNION

LETTER TO MEMBERS

Our members in education are back to school and everyone is seeing the fall emerge. 2010 is coming to a close soon and hopefully will take the negative economy with it and we can look to 2011 rebounding. In the meantime, we are all still struggling together to make ends meet, pay the bills, and live life.

With winter coming, saving on heating could mean that the furnace, windows, roof or other replacements and repairs are necessary. A vehicle needs to be reliable and safe especially in the winter. A newer used vehicle may be better now than buying a new one.

Your credit union is about its members and how we can help. We do our best at providing all the products and services you need to take care of finances. Our rates are very competitive with terms to accommodate monthly payments you can afford.

You may have loans with other financial institutions that are charging you higher interest rates and therefore you are paying higher monthly payments. If you need a loan – call us, come see us, or check out what you can get on our website. If you have a loan elsewhere, think about re-financing with us. Not only will you save money on our lower interest rate, but you could also reduce your monthly payment as well.

You have a strong credit union to rely on. We are here to help.

Sincerely,
Ralph Cervero, CEO

FALL
2010

LOW RATES HELP YOUR SAVINGS GROW – EVEN THROUGH THE BITTER COLD OF WINTER!

HOME EQUITY LOAN

Fixed rate as low as

5.75% APR*

- 5-15 year terms
- No closing costs
- Pre-approval
- Interest paid may be tax deductible (consult your tax advisor)

*Loans are available on any owner-occupied property in Connecticut. Rates are subject to change without notice. Payments do not include taxes and insurance premiums on first liens. Payment example: On a 10,000.00 loan with 60 month term at 5.75% APR monthly payment would be \$192.12. Payment example: On a 10,000.00 loan with 180 month term at 6.75% APR monthly payment would be \$88.48.

HOME EQUITY LINE OF CREDIT

Variable Rate based on Prime currently:

3.25% APR*
with a Floor rate of 4.00%

- 10-year draw, 10-year repayment
- No closing costs
- Interest paid may be tax deductible (consult your tax advisor)

*Loans are available on any owner-occupied property in Connecticut. Rates are subject to change without notice. Payment example: On 10,000.00 loan with 120 payment term at 4.00% APR monthly payment would be \$101.24.

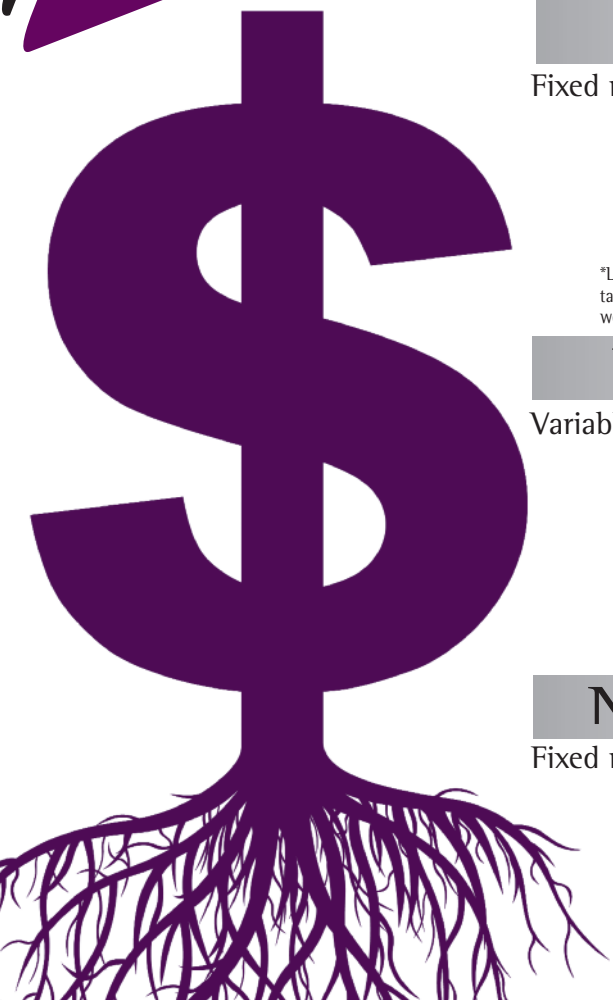
NEW AND USED VEHICLE LOANS

Fixed rate as low as

5.49% APR*

- Terms up to 72 months
- Pre-approval
- Up to 100% financing

*APR= Annual Percentage Rate. Rate and Term subject to change. Payment Example: On a 10,000.00 loan with 72 month term at 6.49% APR monthly payment would be 168.04





MAIN OFFICE
242 Hope Street
Stamford, CT 06906

Phone: (203) 324-2144
Fax: (203) 356-1568

Voice Line: (203) 969-2340

Loan by Phone: (888) 821-6339

Website: www.fairfieldcountyfcu.org

Email: info@fairfieldcountyfcu.org

BRIDGEPORT OFFICE
630 Brooklawn Ave
Bridgeport, CT 06604

Phone: (203) 366-1336

Fax: (203) 366-0254

Voice Line: (203) 368-2340

PRODUCTS & SERVICES

SAVINGS

Share (Savings) Account
Summer Paycheck Account
Fixed Rate Certificates
Club Accounts
Money Market Savings Accounts
Share Draft/Checking Accounts
IRAs
Market Rate Index Certificate
Roth IRA's
Coverdell IRAs

AUTOMATED SERVICES

Bill Payer
Voice Line
Payroll Deduction
Direct Deposit
ATM Cards
Debit Cards
Overdraft Protection
Overdraft Coverage
Home Banking
Online Mortgages
Loan by Phone

LOANS

First Mortgages
Home Equity
Home Equity Line of Credit
Debt Consolidation
Line of Credit
Personal
Secured

CHRISTMAS CLUB DISBURSEMENTS

For those that have been saving for the holidays with a Christmas Club Account, you can expect your disbursement to be deposited into your checking account the first week of November. Then it is time to start saving again for next year. For those that don't have this special savings account, think about one. It makes it easier when holiday shopping comes around. You've saved a little all year to have it put aside and ready without hitting your regular savings or racking it up on your credit card. You can make deposits into this account in a number of ways: stop in to one of our branch offices, mail a check, transfer it by phone or by using our electronic banking or through payroll deduction. Contact the credit union to open an account.

DID YOU KNOW?

Fairfield Country Federal Credit Union . . .

- is over 77 years old?
- has over \$31 million in assets?
- has nearly 5,000 members?
- has 2 offices; Stamford and Bridgeport?
- has your accounts insured for up to \$250,000 with the National Credit Union Association?

WINTER IS COMING

HANDLE YOUR FINANCES

—WITHOUT GOING OUTSIDE!

Enjoy the convenience and services of our offices right in your own home or office with computer banking. You can access accounts for balances, transfer funds, apply for a loan, get a mortgage approval online, get e-statements, stop payment on a check, re-order share drafts, open a new account, make loan payments, pay bills and more. Just go to: www.fairfieldcountryfcu.org. Our Voice Line audio response service can do just about all of this as well. Call **1-203-969-2340**. You can apply for a loan by phone by calling: **888-821-6339**. And don't forget about direct deposit and payroll deduction service. You can have your paycheck automatically deposited into the account of your choice and with payroll deduction, deposits and payments can be deducted from your paycheck and automatically take care of those financial transactions as well. It's not that we don't like seeing you; we just want to make things easy and safe for you.

SNOW CLOSING NOTIFICATION

In the event the credit union has a delay in opening or closes early due to inclement weather, we will do all we can to let you know. You can check out our website, call us, and we will post a note on the door.

HOLIDAY CLOSINGS

Oct. 11 • Monday
COLUMBUS DAY

Nov. 25 and Nov. 26
Thursday and Friday

Dec. 24 • Friday
CHRISTMAS EVE

Nov. 11 • Thursday
VETERANS' DAY

THANKSGIVING

Dec. 31 • Friday
NEW YEAR'S EVE



We Do Business in Accordance With
the Federal Fair Housing Law and
the Equal Credit Opportunity Act

