



FAIRFIELD COUNTY
Federal Credit Union

75th
Anniversary

CREDIT LINE

THE NEWSLETTER OF
FAIRFIELD COUNTY
FEDERAL CREDIT UNION

AUTO LOANS



As low as:

4.25%^{}**
APR*

NOW is the best time to purchase that tough vehicle to get you through our tough New England winter!

- Loan terms can be up to 6 years for low monthly payments
- No deposit? Up to 100% financing available.

*APR=Annual Percentage Rate. Rate and Term subject to change. Payment Example: on a \$10,000 loan with a 72 month term at 4.25% APR, monthly payment would be \$157.59. Rates and terms are subject to credit score and qualifications. **Your Annual Percentage Rate may vary depending on your credit worthiness.

FALL
2011

MAKE HOME EQUITY WORK FOR YOU!

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)

A Home Equity Loan is perfect for those repairs needed after **Hurricane Irene!**

*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.

YOU'VE PUT A LOT INTO YOUR HOME... NOW GET SOMETHING BACK.



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.



REMEMBER...
REGULAR OFFICE HOURS ARE BACK:

STAMFORD BRANCH

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

FAIRFIELD BRANCH

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



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

FAIRFIELD OFFICE
1515 Black Rock Turnpike
Fairfield, CT 06825

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

WE'VE MOVED!



We are all settled into our new office in Fairfield.

1515 Black Rock Turnpike

Stop in and see our
new and improved location!

GRAND OPENING

Come celebrate our new location!

November 14 - 18, 2011

Enter to win a **Grand Prize** of \$500 CASH!

Just stop in and fill out an entry blank.

Drawing to be held November 22, 2011. Refreshments will be served all week. Stop by for a free thank you gift. Open to the public.

GRAND OPENING LOAN SPECIAL!

1% OFF VEHICLE and
COMSUMER
LOANS

Grand Opening Loan Special promotion good for loan applications received from November 14 through November 18, 2011 only.

CHRISTMAS CLUB DISBURSEMENTS

For those with a Christmas Club Account, disbursements will be deposited into your checking account the first week of November. Then it's time to start saving again for next year. For those that don't have this special savings account, think about one. 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.

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. 10 • Monday
COLUMBUS DAY

Nov. 11 • Friday
VETERANS' DAY

Nov. 25 and Nov. 26
Thursday and Friday
THANKSGIVING

Dec. 26 • Monday
CHRISTMAS (OBSVD)

Jan. 2 • Monday
NEW YEAR'S (OBSVD)



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

