



CREDIT LINE

THE NEWSLETTER OF
FAIRFIELD COUNTY
FEDERAL CREDIT UNION



SUMMER HOURS OF OPERATION

Beginning June 25 and ending Labor Day, Sept 6, our hours are as follows:

	Monday	Tuesday	Wednesday	Thursday	Friday
STAMFORD	8:30-4:30	8:30-4:30	8:30-4:30	8:30-7:00	8:30-2:00
BRIDGEPORT	8:30-4:30	8:30-4:30	8:30-4:30	8:30-5:00	8:30-2:00

TAKE ADVANTAGE OF THE EQUITY IN YOUR HOME

SUMMER
2010



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.

REMINDER TO ATM/DEBIT CARD USAGE

Effective August 15, 2010, new federal rules will not allow us to automatically charge you a service fee when you overdraw your account using an ATM/Debit card. This means that if you do not have enough funds in the account, the transaction will not be processed. However, you can choose to opt-in to this service and agree to be charged the service fee. You were mailed a form to complete, if you chose to continue this service, along with more information explaining this change. If you need this form again, it is on our Web site or you can stop at either of our branch offices for another one.

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)

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Payment example: On 10,000.00 loan with 120 payment term at 4.00% APR monthly payment would be \$101.24

EMPLOYEE RECOGNITION



Please join us in congratulating **Edith Sheehy, and Nyiesha Arnold** who have both been serving our credit union members for **10 years!**



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
Student
Debt Consolidation
Line of Credit
Personal
Secured

BILL PAYER— WITH OPTIONS

Using our **Bill Payer** service takes all the work out of paying your bills at a minimal charge. Bill Payer can pay up to 40 of your creditors by drawing funds from your checking account. We offer three options to make paying bills easy:

- 1 You can arrange for automatic monthly payments on bills that are due at the same time for the same amount each month (mortgage, insurance, etc.) These bills will be paid automatically each month.
- 2 You can pay bills with a different amount each month (such as utilities, credit cards, etc.) Visit our web-site to set up.
- 3 You can update your list of creditors at anytime 24 hours a day by visiting www.fairfieldcouthfcu.org under our home banking tab.

SUMMER PAYCHECK ACCOUNTS

START NOW FOR A 2011 BONUS!

Here's how it works:

1. Calculate how much money you want to have next summer
2. Choose 21 or 22 paydays
3. Divide item #1 by the 21 or 22 paydays
4. This amount is how much you can have direct deposited into your **Summer Paycheck Account** from your paycheck each payday
5. Open your **Summer Paycheck Account!**
6. From payday 1, you will begin to earn interest
7. By next summer, you will have a nice nest egg set aside that has even earned an extra bonus in interest!

At the beginning of summer 2011, you can withdraw from this account at any time. You can also ask the Credit Union to mail you a check in a lump sum, or have the amount transferred to your Share Draft/Checking Account.

Stop by today to open your Summer Paycheck Account!



HOLIDAY CLOSINGS

9/6 • Monday • **LABOR DAY**

10/11 • Monday • **COLUMBUS DAY**

11/11 • Thursday • **VETERANS' DAY**



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

