



# CREDIT LINE

THE  
NEWSLETTER OF  
FAIRFIELD COUNTY  
FEDERAL CREDIT UNION

## LOANS WITH GREAT RATES

As a member, one of your best benefits to take advantage of is our loan programs. They are personalized for you to fit within your budget, credit rating, and purchase. You have options to choose from with our help and advise, no or low fees and a timely application process. With Spring here, we have 3 featured loans for vehicle shopping, home improvement, debt consolidation and other major purchases.

### 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

### 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. 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:

**4%** APR

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

\*Loans are available on any owner-occupied property in Connecticut. Rates 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

SPRING  
2010





**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

### 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

## 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

# SHARE DRAFT (CHECKING) ACCOUNT

If you don't have a share draft account with FCFCU, you just might want to do a comparison. It has been on the news that banks are increasing and adding service fees and minimum balances, costing you money each month that you could save.

### Our share draft account features:

- No deposit required
- No minimum balance
- No monthly service fee
- No per check charge
- 50 free checks
- duplicate checks for record keeping
- several deposit options
- electronic access to account balances



## PLUS

An Overdraft Protection line of credit option for up to \$10,000.



## MEMBERSHIP

Anyone who lives, works, worships, attends school or regularly conducts business in Fairfield County is eligible for membership.

Once you become a member, your immediate family members are also eligible to join the credit union regardless of where they live.

## ANNUAL MEETING

May 26, 2010 • 5:00pm • Stamford Branch, 242 Hope Street

## HOLIDAY CLOSINGS

4/2 • Friday • GOOD FRIDAY

5/31 • Monday • MEMORIAL DAY

7/5 • Monday • INDEPENDENCE DAY (observed)

## SUMMER HOURS

Summer Hours begin on June 21 and end on Labor Day.

Hours of operation during this time are as follows:

### STAMFORD

MTW 8:30am - 4:30pm

TH 8:30am - 7:00pm

F 8:30am - 2:00pm

### BRIDGEPORT

MTW 8:30am - 4:30pm

TH 8:30am - 5:00pm

F 8:30am - 2:00pm



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

