



CREDIT LINE

THE NEWSLETTER OF
FAIRFIELD COUNTY
FEDERAL CREDIT UNION



YOUR STUDENT LOAN TEAM!



AND

FAIRFIELD COUNTY
Federal Credit Union

MANAGE YOUR STUDENT LOAN DEBT AFTER GRADUATION

Save Time and Money with a Refinancing and Consolidation Opportunity from Fairfield County Federal Credit Union.

Could you use some extra spending money to cover other expenses other than student loan payments? Fairfield County Federal Credit Union is here to help. For college graduates overwhelmed by multiple monthly payments, high interest rates, and short repayment terms, the cuGrad Private

Student Loan Consolidation available through cuStudentLoans could mean thousands of dollars in potential savings. Depending on your financial situation and career goals, the cuGrad Private Student Loan Consolidation can facilitate cash-flow management or long-term debt elimination.

cuGrad Private Student Loan Consolidation Benefits:

- Simplify Your Finances with one easy monthly payment
- Lower Payment and Competitive Rate possible with extended repayment term
- Cosigner Release Available for creditworthy borrowers after 24 consecutive on-time principal + interest payments
- Interest-Only Repayment Option available for first 4 years followed by 11 years of principal + interest repayment

SUMMER
2012

NEED HELP PAYING FOR COLLEGE?

College tuition and expenses continue to rise and many families are looking for funding solutions to finance higher education. Recognizing this need for its members, Fairfield County Federal Credit Union offers a competitive private student loan designed to ease the burden of paying for college. The cuScholar Private Student Loan, which is available through the cuStudentLoans program, can help pay for all qualified education expenses, including tuition, room and board, books, computers, and even past due tuition bills.

Private student loans are supposed to be used to bridge the funding gap after federal funds have been exhausted. For families confronted with this funding gap, the cuScholar Private Student Loan provides an affordable option while promoting responsible repayment habits through a modest monthly in-school payment. To be eligible for the cuScholar Private Student Loan, you must be a U.S. citizen or permanent resident, enrolled at least half-time in a degree-granting program at an eligible school and meet the credit requirements.

Apply today at <http://www.custudentloans.org/fairfieldcountyfcu>

SUMMER HOURS OF OPERATION

Beginning June 18 and ending Labor Day, Sept 3, 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



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

90 DAY AUTO LOAN SPECIAL!

AS LOW AS
2.49%
APR*

Normally 4.25%!

Call **203-324-2144** to get
pre-approved by FCFCU today!

PROMOTION STARTS JULY 15, 2012 AND ENDS OCTOBER 15, 2012

*APR=Annual Percentage Rate. Rate and term may vary based on credit history and security. Applies to purchase money and refinancing from other lending institutions only. Auto rates are available for loan terms from 12 to 84 months. Estimated monthly payments on 60 month loan at 2.49% APR = \$177.42 per \$10,000 borrowed. Rates effective 7-15-12 through 10-15-2012.

CALLING ALL YOUTH

Is there a young child in your family that you'd like to help teach how to be financially responsible and save money? If so, we can help!

If a new young member joins between July 15 - July 30, 2012, we will deposit the first \$25 into their youth account; the minimum required to open and maintain an account with the credit union and be eligible to be a member. You can open the account for the child by contacting the credit union for a membership application, go on-line or stop in one of our branches.

A parent or legal guardian must sign the form on behalf of the child.

The program is for children 14 years and younger.

The \$25 deposit must stay in the account for a minimum of one year.

SUMMER PAYCHECK ACCOUNTS

START NOW FOR A 2013 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 2013, 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

Mon. 9/3 • LABOR DAY

Mon. 10/8 • COLUMBUS DAY

Mon. 11/12 • VETERANS' DAY (OBSV'D)

NOTICE: FEE CHANGES

NSF Fee \$35.00
Effective 07-15-2012

Bad Address Fee \$10.00
per month Effective 07-15-12

Dormant Account Fee \$10.00
per month Effective 07-15-12