



CREDIT LINE

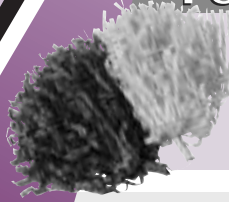
THE NEWSLETTER OF
FAIRFIELD COUNTY
FEDERAL CREDIT UNION



YOUR STUDENT LOAN TEAM!



AND



SUMMER
2013

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.

<http://www.custudentloans.org/fairfieldcountyfcu>

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 HOURS OF OPERATION

Beginning June 17 and ending Labor Day, Sept 2, 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
FAIRFIELD	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
- Private Student Loans

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, 2013 AND ENDS OCTOBER 15, 2013

*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 7-15-13 through 10-15-2013.



Congratulations!

We'd like to recognize **Dana Riascos** for 25 years of service! Dana has held many different positions at FCFCU over the years. Currently she is Assistant Controller.

The Credit Union would also like to thank **Paul Borella and Ernie Bourcier** who have recently retired from our Board of Directors after several years of service.

SUMMER PAYCHECK ACCOUNTS START NOW FOR A 2014 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'll have a nice nest egg set aside that has earned an extra bonus in interest!

At the beginning of summer 2014, 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!

COMING SOON — REVERSE MORTGAGE DAY!

Learn how you can take the equity in your home for extra income. No monthly payments. On average you can receive 60% cash for the equity in your home. Reverse mortgages are available to qualified members 62 years of age or older. Learn more about our Reverse Mortgage product on October 16, 2013.

A representative from our reverse mortgage affiliate, BCI will make an appointment with you. Just call 203-439-9400 ext. 435. If you can not attend this special event, BCE will be happy to setup a convenient appointment with you for evenings or Saturdays. Keep an eye out for more info...

HOLIDAY CLOSINGS

Mon. 9/2 • LABOR DAY

Mon. 10/14 • COLUMBUS DAY

Mon. 11/11 • VETERANS' DAY

NOTICE: FEE CHANGES

Effective 07-8-2013

- Mailed Statement: \$4.00 per month
- Line of Credit Auto Transfer: \$15.00 per item
- Dormant Account: \$20.00 per month
- Subordination Request: \$200.00

