



FAIRFIELD  
COUNTY  
Federal Credit Union

75<sup>th</sup>  
Anniversary

WINTER  
2012

# CREDIT LINE

THE  
NEWSLETTER OF  
FAIRFIELD COUNTY  
FEDERAL CREDIT UNION

## DEBT CONSOLIDATION MAKE A RESOLUTION TO TRIM DOWN THOSE BILLS! TRANSFER AND **SAVE**



Fixed rate as low as

# 9.99%

APR\*

- Terms up to 60 Months
- Maximum amount \$10,000

\*APR=Annual Percentage Rate.

Payment Example: On a \$10,000.00 loan with 60 payment term at 9.99% APR monthly payment would be \$185.29.

## CHRISTMAS CLUB?

### It's not too early to start saving for next year!

Our Club accounts are designed to help you put money aside for the holidays or a special occasion. You can have deposits from your paycheck made directly and/or transferred from your regular share savings to fund this great little nest egg. Dividends start to get paid at \$100.00 in your account. The Christmas Club account is a one-year term starting at any time and ends on 10/31. Withdrawals within the year period are subject to a fee. Principal and interest are transferred into your share savings account at the end of the term.





**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](http://www.fairfieldcountyfcu.org)

Email: [info@fairfieldcountyfcu.org](mailto: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

# INACTIVE ACCOUNTS

If you have not made any transactions over a 12 month period we may classify your account as inactive or dormant. There will be a \$5.00 dormant fee per month for processing your inactive account. All you have to do is make a transaction on your account at least once a year to avoid your account becoming dormant. If you have questions, please call any office and speak to a Member Service Representative.



Season's  
Greetings &  
Happy New Year  
From the FCFCU  
Staff and Board  
of Directors!



## 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

Jan. 2 • Monday  
NEW YEAR'S (OBSVD)

Feb. 20 Monday  
PRESIDENTS' DAY

Jan. 16 • Monday  
MARTIN LUTHER KING, JR. DAY

April 6 • Friday  
GOOD FRIDAY