



CT LABOR DEPARTMENT
F E D E R A L C R E D I T U N I O N

4th quarter 2022

Hours

Dividend this quarter
.05% APY

M-T-TH-F 8:00am- 4:30pm
WED 9:00am - 4:30pm

Fax - **860-436-5412**

Phone - 860-263-6500

Website: WWW.CTLABORFCU.COM

Audio Response Line 24/7- 860-263-6456

NOTICE- NEW EMAIL ADDRESS AND FAX NUMBER

Staff

Nicole Follacchio - CEO - 860-263-6486

Nicole@ctlaborfcu.org

Keysi Jimenez - Assistant Manager -860-263-6484

Keysi@ctlaborfcu.org

Monika Shamonei - Member Services - 860-263-6500

Monika@ctlaborfcu.org

UPCOMING HOLIDAYS WE WILL BE CLOSED

Monday October 10, 2022 – Columbus Day

Friday November 11, 2022 – Veterans Day

Thursday November 24, 2022 – Thanksgiving

Day

Monday December 26, 2022 – Christmas

Sign-up for e-statements today

Signing up to access a digital copy of your statement is a simple 6 step process.

- Visit our website.
- Click on the APPLICATIONS link at the top
- Complete and sign the short application
- Click on the E-STATEMENTAPPLICATION
- Fax the completed form to (860)436-5412
- Within 24- hours you will receive an email.
- Done! Give it a try

PLEASE NOTE – ADDRESS CHANGES

Just a reminder to notify us if you change your address. If we receive a notice through the U.S Postal Services, there is a \$5.00 fee to make the address change to cover our additional cost and staff time. We must receive address changes in writing unless you stop into the office.

Christmas Clubbers

Your Christmas club balance will be automatically transferred to your share account(s) on November 1st. If you prefer a check to be sent to you, call us.

FALL FOR OUR BEST RATE

Thinking it may be time for a new ride?

The credit union can help. For any vehicle 3 years old or newer, the rates are as low as 3.49% for 6 years, if you qualify, most loan applications are processed within 24 hours from the time they are received. And, in many cases we will process your loan request in the same day. So, when you're thinking about this, you can find a car today, apply for a loan today and maybe, just maybe, you will drive that car home today. Here is a sample loan payment based on this loan special:

AMOUNT	TERM	RATE	MTHLY PYMT
\$25000	6YR	3.49%	\$385.39

Debt Consolidation Loans

To reduce your money payment obligations consider consolidating several credit cards balances into one low-cost account that you can afford.

AMOUNT	TERM	RATE	MTHLY PYMT
\$10000	5YR	10.9	\$217
\$5000	5YR	10.9	\$109

SKIP A PAYMENT

For a one- time fee of \$50, you can sign up to skip a monthly loan payment. The beauty of this service is that you can plan to skip a month of payment for the remaining term of the loan without going delinquent or hurting your credit rating. It is the great way to make this holiday season a little more enjoyable.
