

Here's what has happened in 2024 and what's to come!

Happy New Year! FD Community has had a busy last year ensuring we are getting our systems up to date to help ensure our functionality is improved for our new online services.

Enjoy this season's newsletter!

FD Community Federal Credit Union

What's New?



TruDrive Auto Loan

Picture this: the perks of a lease with the ease of a conventional auto loan all while saving up to 40% on your monthly payments. That is the benefit of the FD TruDrive Auto Loan!

[Learn More!](#)



New Phone System

We have updated our phone system! You can now choose which branch you would like to speak to directly and if needed you can leave a voicemail and expect a phone call back before the end of the business day!



Mortgage Highlight!

Your dream home is closer than you think! At FD Community Federal Credit Union, we make getting a mortgage simple, affordable, and stress-free.

- Low, Competitive Rates
- Flexible Loan Options
- Fast & Easy Pre-Approval
- Personalized Guidance Every Step of the Way

Whether you're buying new or looking to refinance, we're here to help you secure the perfect mortgage!

[Learn More!](#)

Debt Protection

Debt Protection is a voluntary payment protection product available to eligible borrowers at group rates. This coverage will cancel monthly payments or entire balances based on covered events.

[Learn More!](#)

Mechanical Repair Coverage (Extended Warranties)

Mechanical Repair Coverage (MRC) is a high-quality, comprehensive coverage that helps pay for the cost of parts and labor for any covered vehicle mechanical repair. It provides the needed

protection at the time of the member's vehicle is most likely to require repairs. MRC offers different levels of coverage to fit members' needs.

[Learn More!](#)



Grow your Funds with a CD!

Our term certificates offer our highest savings rates and a variety of term lengths to help you build your savings safely while taking advantage of today's rate environment.

When you open a certificate, you invest a fixed sum of money for a fixed period of time.

We offer certificate terms from 6 months to 5 years and you can open a certificate with as little as \$500!

[Learn More!](#)



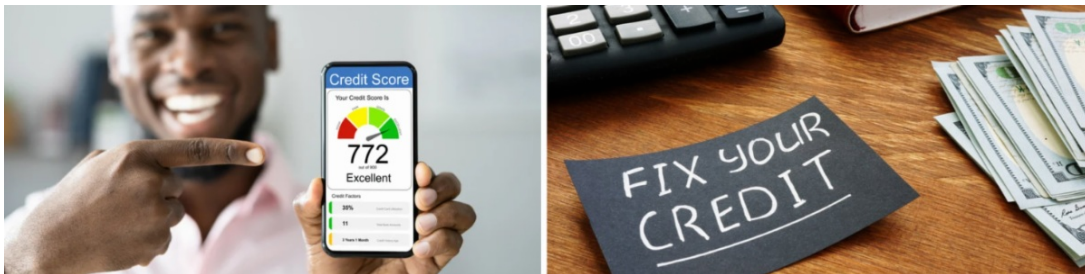
Protect Yourself Against Fraud

Protect yourself against fraud by staying vigilant and proactive. Keep personal information private, use strong,

unique passwords, and enable two-factor authentication on accounts. Monitor your financial statements regularly for unauthorized transactions, and never share sensitive details over unsolicited calls, texts, or emails. Be cautious of deals that seem too good to be true, and verify sources before clicking links or providing information. Stay informed about common scams, and trust your instincts—if something feels off, it probably is.

Just a reminder, if you get a call or text from a representative claiming to be from FD Community FCU asking for your credit card number, debit card number or other personal information and saying your account has been compromised, **DON'T GIVE OUT ANY PERSONAL INFORMATION!** FD will not contact you to ask for information we already have. Please contact us at 203-753-9201 if you have any questions.

Fraud Prevention Resources



How to Improve Credit Wellness in 2025

A healthy credit score will help you in securing loans, obtaining lower interest rates, and provide better financial opportunities overall. Here are some helpful tips to boost your credit wellness:

- **Know Your Score:** Regularly check your credit report and score from the major bureaus to spot errors and monitor your progress.
- **Reduce Credit Card Balances:** Keep credit utilization below 30% of your limit. Paying down high-interest debt can improve your score.
- **Diversify Credit:** A mix of credit types (credit cards, loans) helps your score, but don't take on unnecessary debt.

- **Limit New Credit Applications:** Too many credit inquiries can hurt your score. Do your research ahead of time and apply for new credit sparingly.
- **Use Secured Cards or Loans:** If you're new to credit, or trying to reestablish credit, these options can help build a positive credit history.

Building or improving credit takes time, but with consistent effort, you'll build stronger credit wellness for a more secure financial future.

Credit Wellness from the FTC



NOTICE OF THE 2025 ANNUAL MEETING

The 2025 Annual Meeting will be held on Tuesday, May 6th, 2025 at 5:30pm at the Aria in Prospect, CT.

To learn more about the meeting, registration, or about the William J. Curley Scholarship please visit:

<https://www.fdcommunityfcu.org/News/Annual-Meeting>

Register Today!

Thank you for reading!

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