



We have sprung into the new season with lots of events and promos!

Happy Spring! FD Community has a lot up our sleeves! We are continuing to ensure we are getting our systems up to date to help provide the best services to you, our members!

Enjoy this season's newsletter!

FD Community Federal Credit Union

What's Happening!



Low Interest Credit Cards

FD VISA® Credit Cards offer you a world of advantages! With 2 different Credit Card offerings you can take advantage of our super low rates to shop now and pay later!

[Learn More!](#)



TruDrive Auto Search

Did you know you can search for a car directly from our website? You can look for your next car and apply for a loan directly from our website! Take a look today!

[Browse Vehicles](#)



Special Mortgage Promo!

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

[View our Special Rate Promo!](#)



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!](#)



Skip-a-Pay

Going on vacation? Shopping for the holidays? Simply want a payment break for the month? Skip your monthly loan payment for only \$25 and give yourself a break!

[Learn More!](#)



Enroll in eStatements for the chance to WIN!

Did you know mail thieves often follow carriers on their routes, striking within 15 minutes after delivery? Thieves can steal mail from your mailbox in order to get access to paper statements, mailed cards, and more sensitive information. A great way to combat this is to enroll in eStatements! By enrolling in eStatements you can have access to your statements online in a secured manner. You can retrieve multiple months and print them out right at home!

Take advantage of being entered into our special eStatement raffle to win a \$500 Gift Card* by simply enrolling in eStatements!

*Must have enrolled in eStatements between March 1st and May 30th to be eligible for the \$500 Visa Gift Card prize. The winner will be announced June 2nd, 2025. No Purchase Necessary. The winner will be drawn at random. The winner must be a current member in good standing of FD Community Federal Credit Union at the time of drawing.

QUESTIONS? Email: marketing@fdcommunityfcu.org

Enroll Now!



Creating S.M.A.R.T Financial Goals

When it comes to managing your money, it's easy to say, "I want to save more" or "I need to pay off debt." But without a

clear plan, those goals often stay just that—ideas. That's where SMART financial goals come in. This proven framework helps you turn vague intentions into actionable, achievable outcomes.

SMART stands for:

- Specific – Clearly define what you want to achieve.
- Measurable – Track your progress with numbers.
- Achievable – Set realistic goals based on your current situation.
- Relevant – Align your goal with your values and priorities.
- Time-bound – Set a deadline to stay motivated.

For example, instead of saying, "I want to save money," a SMART goal would be:

"I will save \$200 per month for the next 6 months to build an emergency fund of \$1,200."

This version gives you a clear target, a way to measure progress, and a deadline—making success much more likely.

Whether you're saving for a vacation, paying off a credit card, or building a rainy day fund, SMART goals can help you stay focused and in control. Start small if you need to, but stay consistent and you'll be surprised how quickly progress adds up.

S.M.A.R.T Goals from Experian



2025 Annual Meeting Recap

Our 2025 Annual Meeting was a success! Thank you to all our members who came and a special congratulations to our William J. Curley Memorial Scholarship winners!



Upcoming Event:
MEMBER APPRECIATION- Free Ice Cream Days!

Mark your calendars! Join us for free ice cream at each of
our branches!

All events are from 12pm-2pm*.

Tues. June 17th: 601 Watertown Ave

Tues. June 24th: 281 Meriden Rd

Tues. July 1st: 48 Woodruff Ave

*Dates and times are subject to change pending weather.

Thank you for reading!

FD Community FCU	(203) 753-9201
www.fdcommunityfcu.org	Waterbury: 601 Watertown Ave 281 Meriden Rd Watertown: 48 Woodruff Ave

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