



SPRING *Newsletter*

Thank you for being a valued member of FD Community Federal Credit Union!

www.fdcommunityfcu.org

SPRING 2026

Happy Spring!

Spring is in the air, and with it comes a season of fresh starts, renewed energy, and growing opportunities. At FD Community Federal Credit Union, we're excited to welcome this time of year alongside you—our valued members. Whether you're planning for big goals, tidying up your finances, or simply enjoying the brighter days ahead, we're here to support you every step of the way. Here's to a season of growth, community, and financial well-being!

Enjoy this season's newsletter!

Replace your paper statements with electronic statements. eStatements are a 100% free, convenient, and secure service that provides access to your Credit Union account statements. Your eStatements include all the same information as a paper statement, with the benefit of receiving it on your computer.

Visit: www.fdcommunityfcu.org/Services/eStatements

UPCOMING EVENTS

Annual Meeting

Wed, May 13th, 2026 | 5:30PM
Aria Wedding & Events

Free Shredding Event

Sat, June 6th, 2026 | 9AM - 11AM
281 Meriden Rd, Waterbury

Free Ice Cream Days

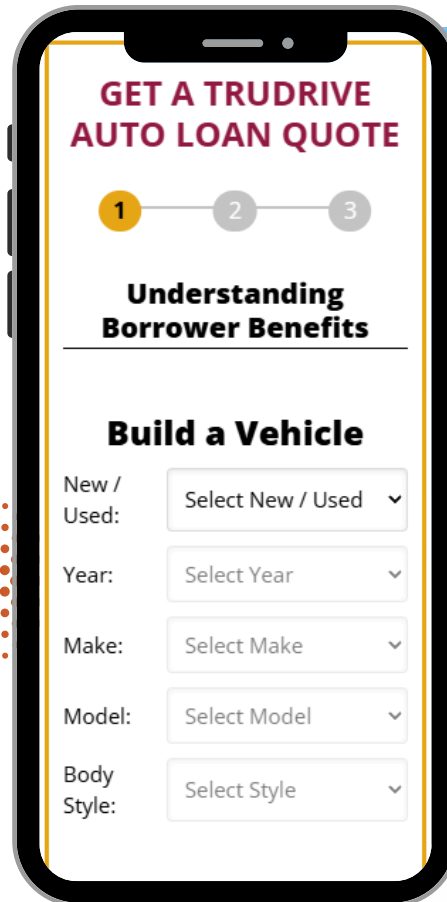
Tues, June 16th | 12PM - 2PM
601 Watertown Ave, Waterbury

Free Ice Cream Days

Tues, June 23th | 12PM - 2PM
281 Meriden Rd, Waterbury

Free Ice Cream Days

Tues, June 30th | 12PM - 2PM
48 Woodruff Ave, Watertown



**SEARCHING
FOR YOUR
NEXT CAR?**

**START AT
FD!**



Savings Tip!

One of the easiest ways to build savings is to treat it like a bill you can't skip. As soon as you get paid, set up an automatic transfer—even a small amount like \$10–\$25—into your savings account before you spend on anything else. Try increasing your automatic transfer anytime you get a raise, bonus, or pay off a debt.

Over time, those small, consistent deposits add up faster than you think. You won't miss what you don't see in your checking account, and you'll be building a safety net without even having to think about it.

Pro tip: FD offers *Round Up Savings* where each debit card purchase is rounded up to the nearest dollar, and the difference is automatically transferred into your savings account. Stop by or contact us today to enroll!

Annual Meeting Reminder

Registration will begin at 5:30pm with the business meeting beginning promptly at 6pm. Dinner will immediately follow at the conclusion of the meeting. There is no charge and casual attire is appropriate. The maximum attendance for this meeting is 200. Registration is first come, first serve. You can sign up by emailing marketing@fdcommunityfcu.org, calling us at (203) 753-9201, by visiting our website, or by scanning the QR code below. Please RSVP by May 1st, 2026.

Annual Meeting



Let your Home's Equity Bloom this Spring!

Your home may be one of your biggest financial tools and we're here to help you make the most of it:

- Home improvements or renovations
- Debt consolidation to simplify monthly payments
- Education expenses
- Major purchases
- Life events like weddings or vacations
- Emergency expenses or financial flexibility



FD VISA CLASSIC CREDIT CARD

\$0 BALANCE | **\$0** CHARGE
transfer fee | *annual fee*

Apply Today!

only **8.95%** APR*



www.fdcommunityfcu.org/Loans/Consumer-Loans/Credit-Cards

APR = Annual Percentage Rate. 3% of balance payment. Max line: \$20,000. No annual fee. No balance transfer fee



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Learn More:

www.fdccommunityfcu.org/Services/eStatements



Add your card to your mobile wallet and enjoy fast, secure, contactless payments wherever you go—no wallet required!

Tap. Pay. Go!



FDCFCU Investment Accounts

| CD and IRA Term | Minimum Deposit | Compound |
|-------------------|-----------------|----------|
| 6 Month (CD Only) | \$500 | Monthly |
| 9 Month (CD Only) | \$500 | Monthly |
| 12 Month | \$500 | Monthly |
| 18 Month | \$500 | Monthly |
| 24 Month | \$500 | Monthly |
| 36 Month | \$500 | Monthly |
| 48 Month | \$500 | Monthly |
| 60 Month | \$500 | Monthly |

| Tiered Money Market | Tier Limits | APY* |
|---------------------|---------------------|-------|
| Tier 1 | \$2,500-\$10,000 | 0.50% |
| Tier 2 | \$10,001 - \$75,000 | 0.85% |
| Tier 3 | \$75,001 & Greater | 1.00% |

Notes: Rates stated are as of date indicated. Rates are the declared rate for 01/17/2025. All rates subject to change at anytime

*APY = Annual Percentage Yield

Locations

601 Watertown Ave, Waterbury
281 Meriden Rd, Waterbury
48 Woodruff Ave, Watertown

Contact Information

(203) 753 - 9201

www.fdccommunityfcu.org

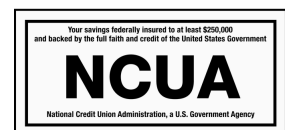
FDCFCU Loans

| Loan Type | Percent Financed | Rate As Low As APR* |
|---|------------------|--------------------------|
| Signature | - | 9.99% |
| Share Secured | - | Share type pledged +4.0% |
| Visa Classic | - | 8.95% |
| Visa Classic+ | - | 12.25% |
| New* Auto | - | 4.50% |
| Used* Auto | - | 5.00% |
| 5-Year Home Equity | 80% | 5.50% |
| 5-Year Home Equity | 90% | 7.00% |
| 10-Year Home Equity | 80% | 6.00% |
| 10-Year Home Equity | 90% | 7.50% |
| 15-Year Home Equity | 80% | 6.25% |
| 15-Year Home Equity | 90% | 7.75% |
| Home Equity Line of Credit | 80% | Prime - 0.75% |
| Home Equity Line of Credit | 90% | Prime + 0.75% |
| 30- Year Fixed 1 st Mortgage | 80% | 5.875% |
| 20- Year Fixed 1 st Mortgage | 80% | 5.625% |
| 15- Year Fixed 1 st Mortgage | 80% | 5.250% |

Notes: All rates subject to change at anytime. For more information including the most updated rates, terms, and disclosures please visit www.fdccommunityfcu.org or call us at (203) 753-9201 to speak with a representative.

*APR = Annual Percentage Rate

NMLS: #669541



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