

FINANCIAL

# SIGNALS



**FD COMMUNITY**  
FEDERAL CREDIT UNION

## It's Time To Change – To FREE Checking!

AT FD, IT'S REALLY *Free!*

If you think you need to keep paying bank fees for checking convenience – think again! Your Credit Union gives you even better banking convenience – like MORE ATMs – without all those pesky bank fees!

### FD FREE Checking

#### Features

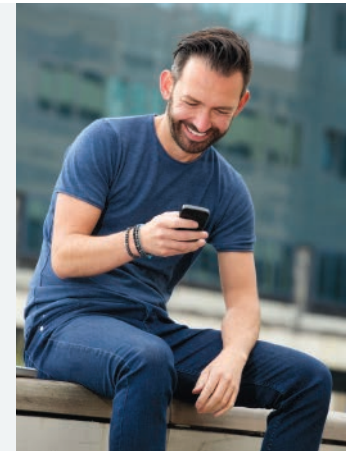
- No Monthly Fee
- No Minimum Balance
- Free Online & Mobile Banking
- Free Bill Pay
- Free Mobile Check Deposit
- 55,000 Surcharge-Free ATMs Nationwide



### FD Mobile Banking

#### Features

- Real-Time Account & Balance Info
- Free Bill Pay
- Paper Check Deposit
- Instant Funds Transfer
- Transaction history
- ATM & Branch Locator



Stop paying fees and live your life more *Free!*

Open a Free Checking account at any branch. To activate Mobile Banking, you must first be enrolled in Online Banking. To sign up for Online Banking call us during regular business hours at 203-753-9201 and speak with a Member Service Representative.

## Friends Don't Let Friends Pay Bank Fees.



Are your friends and family losing money every month to checking and banking fees? Send them to FD! They too can enjoy the lower/fewer fees you do, as well as better rates and more personal service. And since we're a credit union, the more members we get, the lower fees and better rates you all get! Tell them to check us out – today!



**We're a Jolly-Good Follow!**

Follow us on Facebook, Instagram & Twitter for all the latest news, rate specials, events and more!



## Discover All Your Possibilities!

### OUR GREAT LOW RATE CAN HELP YOU DO MORE!

With today's home values and low rates, now is a great time to use your equity to consolidate bills, reduce interest payments, solve cash-flow problems and more! Our Home Equity Line of Credit (HELOC), is like a pool of cash that you draw on when you need it. It basically sits there ready for you, and you only pay interest on the amount you draw. Our low rates make it an economical way to handle sudden expenses or finance events like weddings, graduation parties and more.

**It's easy to apply, too! Just stop by any branch!**

\*APR = Annual Percentage Rate. 3.00% rate is for 10 yr draw/15 yr repay. Terms to 80% maximum loan to value, \$150,000 maximum line. Rates as low as Prime minus .75% for life of loan. Floor of 3.00%. Rate varies based upon applicant's personal credit history. New HELOCs only.

## There's Still Time To Pay Yourself!

### EARN MORE – SAFELY – WITH AN FD IRA

We have many types of IRAs, and all of our accounts are insured by the U.S. government to the legal limit against loss of principal! That means, you'll know your money will be there, safe and sound, when you need it! In most cases, you still have until April 15th to make qualified deposits to take advantage of available tax breaks for 2016. For 2017 and beyond, start planning today by setting up an IRA Share Account to use direct deposit to contribute easily all year. Open your account at any branch. Not sure what's best for you? Just come talk to us. We'll always do right by you!

## Don't Let Your Mortgage – Mortgage Your Future!



**APPRAISALS TAKE TIME. APPLY NOW TO LOCK IN THE LOWEST RATES.**

Rates are going up, are you in good shape? Whether you are looking to buy or just lock in low payments, FD is the best place to come for all your mortgage needs. We always have your best interest at heart and offer all the options you need to save now and down the road. Call us or come by any branch soon so we can help you!

## Community Corner

### William J. Curley College Scholarships

We will be awarding 4 individual \$1,000 Scholarships. Applications will be available to high school seniors through their high school guidance department, at any Credit Union Office or on our website beginning January 17, 2017, with a deadline for submission of March 31, 2017. Call 203-753-9201 for more details.

### Winter Charity Coat Drive

The holidays are over, but winter sure isn't, especially for many in our community who can't afford a winter coat. Help us keep them warm all winter long by donating a new or gently used winter coat or jacket. Drop off items at any branch through January 31, 2017.



## Holiday Closings

**Martin Luther King Jr. Day**  
Monday, January 16th

**Presidents' Day**  
Monday, February 20th

203-753-9201 [fdcommunityfcu.org](http://fdcommunityfcu.org)