



SUMMER

Newsletter

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

www.fdcommunityfcu.org

SUMMER 2026

Happy Summer!

Summer is here, bringing longer days, new adventures, and plenty of opportunities to make the most of the season. At FD Community Federal Credit Union, we're grateful to be part of your financial journey and are committed to helping you achieve your goals, whether you're planning a vacation, purchasing a new vehicle, growing your savings, or simply enjoying everything summer has to offer.

As a member-focused credit union, we're here to provide the products, services, and support you need to make this season a successful one. We hope you'll take a few moments to explore this newsletter and learn about the latest promotions, community events, financial tips, and updates from FD Community.

Wishing you a safe, enjoyable, and memorable summer!

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

Annual Meeting Recap

Our 92nd Annual Meeting was a tremendous success! Thank you to all of our members who joined us and helped make this year's event one to remember. We were thrilled to welcome a record-breaking number of attendees as we gathered to celebrate another year of growth, service, and community.

The evening provided an opportunity to reflect on the strong financial position of FD Community Federal Credit Union, recognize our dedicated membership, and honor the recipients of the William J. Curley Scholarship. We are proud of all that we have accomplished together and remain committed to helping our members achieve their financial goals.

Thank you for being part of the FD Community family—we look forward to continuing to serve you for many years to come.



2026 William J. Curley Scholarship Winners

Pictured from left to right: CEO, Michael D'Orlando, Scholar Winners Willow Schulde, Kylie Dennis, Lainey Scanlon, and Board Chairman, Joe Del Buono. Not pictured: Scholar Winner Cameron Cleary.

FD Community FCU Staff



SUMMER *Newsletter*

GET INVOLVED!

SUPERVISORY COMMITTEE SPOT OPENING

As a member of FD Community FCU you have the ability to have a say in what happens in the Credit Union and ensure the Credit Union is meeting all regulatory requirements.

The Supervisory Committee safeguards member assets by ensuring a credit union is operating properly. It has broad oversight authority to hold a credit union's board of directors and senior management accountable for fulfilling their responsibilities in the interests of the credit union's members, and for operating according to sound business, ethical, and regulatory standards.

Interested in joining the supervisory committee? Email Alyssa Kiss, AVP of Retail Operations at akiss@fdcommunityfcu.org for more information!

BACK TO SCHOOL BACK PACK DRIVE

Each of our branches are collecting backpacks and back to school items from now until July 31st! These items will be dispersed to families all over the community to ensure students are back to school ready in August!



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Learn More:

www.fdccommunityfcu.org/Services/eStatements

FDCOMMUNITY
FEDERAL CREDIT UNION

NO PAYMENTS FOR 60 days!

Drive into vacay mode!

Rates as low as **3.99%*APR**

Get low rates and no payments on a brand new car this summer!

www.fdccommunityfcu.org **Apply Now!** (203) 753-9201

*APR = Annual Percentage Rate. Terms and conditions apply. Rate subject to change at anytime. Interest will accrue during deferment period. 60 Day No Pay promotion only valid for Conventional Auto Loans. For more information including additional rates and term please visit www.fdccommunityfcu.org/Loans/Consumer-Loans/Auto-Loans or call us at (203) 753-9201 to speak with a Loan Officer.

Equal Opportunity Lender NMLS #669541 **NCUA**

FDCFCU Investment Accounts

CD and IRA Term	Minimum Deposit	Compound
6 Month (CD Only)	\$500	4.00%
9 Month (CD Only)	\$500	3.50%
12 Month	\$500	3.65%
18 Month	\$500	2.00%
24 Month	\$500	3.25%
36 Month	\$500	2.25%
48 Month	\$500	2.75%
60 Month	\$500	3.00%

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 03/09/2026. 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

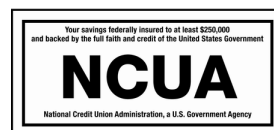
FDCFCU Loans

Loan Type	Percent Financed	Rate As Low As APR*
Signature	-	8.99%
Share Secured	-	Share type pledged +3.0%
Visa Classic	-	8.95%
Visa Classic+	-	12.25%
New, Unregistered Auto	-	3.99%
Used, 2021-2026 Auto	-	4.49%
Used, 2016-2020 Auto	-	5.49%
5-Year Home Equity	80%	6.00%
5-Year Home Equity	90%	7.50%
10-Year Home Equity	80%	6.25%
10-Year Home Equity	90%	7.75%
15-Year Home Equity	80%	6.50%
15-Year Home Equity	90%	8.00%
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%	6.000%
20- Year Fixed 1 st Mortgage	80%	5.625%
15- Year Fixed 1 st Mortgage	80%	5.375%

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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