



Sikorsky Credit Union Gives Back

The past year has been challenging for many in our local communities. We are so happy we were able to give back to organizations in need this holiday season. Sikorsky Credit Union recently donated a total of \$16,000 to our partnered non-profit organizations.

This year donations went to Boys & Girls Club of Lower Naugatuck Valley, Danbury Youth Services, Boys and Girls Club of Milford, Seymour Pink, YMCA Lakewood Trumbull, McGivney Center of Bridgeport, Sterling House of Stratford and Community Action Agency of Western Connecticut.



An additional \$2,500 was donated to **Toys for Tots of Greater Bridgeport.** Toys for Tots will distribute toys as Christmas gifts to less fortunate children in the community.

We hope that these donations will benefit all served by these great organizations.



A Special Message from Vinny

Happy New Year from all of us at Sikorsky Credit Union.

As we reflect on the past year, we know this has been a year unlike no other. The world looked a bit different this year, and we were able to navigate through this ever-changing environment together.

In 2020, we saw record membership growth and assisted all our members with products and services to help them lead better financial lives. We were honored by Forbes as the #1 Credit Union in the State of Connecticut and are humbled by this notable distinction. It motivates us to continue to earn your trust. I am also proud to share that Sikorsky Credit Union continues its very strong financial position, giving you peace of mind that we are safe and sound.

In 2020, we continued our mission of supporting local non-profit organizations in our community. This year especially, many faced unforeseen challenges and we continued to support them with our donations. These organizations are vital to our community and the people they serve, and we are happy we could help.

As we move forward to 2021, we do so with optimism and a dedication to continue to service your financial needs. We wish you all a happy, healthy, and prosperous New Year. Thank you again for trusting us as your financial institution.

- Vinny Ciambriello, President & CEO

TOP QUESTION OF THE SEASON

Q: I have a 30 year mortgage but I'd like to take advantage of low rates and pay off my mortgage sooner. Do you have any products that can help?

A: We do! Our Advantage Mortgage program is a great option. This product is an 8 or 12 year fixed rate loan. Because it is a shorter term, you'll be able to lock into a great rate and pay much less interest over the life of the loan. Not only will you get a great rate, you'll pay less than \$1,000 in closing costs because there are no attorney fees. If you want to live mortgage free sooner, connect with us to learn more. We would be happy to help see if this is right for you.

Proud to offer great rates and low fees to help our members save more.

Access your accounts online, anytime through Online & Mobile Banking.

Go paperless by signing up for e-Statements today!





Answer and Win!

When Sikorsky Credit Union opened in 1948, our name was a little bit longer than it is now. What was our full name when we opened? Think you know the answer? Send an email to marketing@sikorskycu.org by March 1, 2021 at 11:59 p.m. and you could win a \$20 gift card to Amazon. The winner will be contacted by March 31, 2021 and will be announced in our next newsletter. You must be a member to win.

We have a winner from our Fall Newsletter Answer & Win... Congratulations to **Corinne Merjave**. The correct answer was \$35.

*All entries must be received via email by March 1, 2021 or postmarked by March 1, 2021. Drawing will be held on March 7, 2021 at 3:00 p.m., winners are not required to be present for the drawing. You must be 18 years of age or older to enter. Odds of winning depend on the number of entries received; no purchase is necessary to enter to win. One entry per person. Sikorsky Credit Union employees and their family members are not eligible to enter. Entering this raffle gives Sikorsky Credit Union permission to add you to our email marketing campaigns; at any time, you may unsubscribe by clicking the unsubscribe button at the bottom of any of our emails. If you are a winner, your name will be shared in Sikorsky Credit Union publications. The credit union is federally insured by the National Credit Union Administration.



Top Financial New Year's Resolutions

The new year often brings new resolutions. Here are three financial resolutions that people often make and are a good starting point towards an even better financial future:

1. Reduce credit card debt by at least 20%

2. Open a retirement account or fine-tune your existing one

3. Increase your emergency fund by one month's pay

You may find other resolutions work better for you. The important thing is to not let another year go by without bettering your financial health. Be sure to check out our blog. We continually post articles to help you manage your money.



Speed Up Your Tax Refund

Get your tax refund even sooner with direct deposit. Remember to Include:

1. Routing #221180806
2. Complete account number with suffix



Free ATM Transactions Worldwide

Did you know one of the perks of our checking accounts are ATM refunds? That's not all, get rewarded with a free KASASA checking account that pays you back in high dividends or rewards. We believe checking should be rewarding.

Learn more on our website at www.sikorskycu.org.

Preserving Your Legacy

You've worked hard to accumulate assets for retirement and to leave a legacy for your loved ones or favorite charities, but those assets could be in jeopardy if you need long-term care services. What would happen if you need long-term care and how would you pay for it? Having a plan of action in place is essential in working to protect your legacy. It's time to review your risks and goals and rethink your planning for potential long-term care. Learn how repurposing life insurance or annuities and taking advantage of the tax benefits provided by the Pension Protection Act could benefit you.

Call today for more information or to schedule a consultation.

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John R. Morris

Financial Consultant,
LPL Financial
1000 Oronoque Lane
Stratford, CT 06614
Phone: (203) 383-7404
Email: john.morris@lpl.com

John R. Morris supports our Milford, Shelton, and Stratford branches.



Bob Bonvini

Financial Consultant,
LPL Financial
3 Federal Road
Brookfield, CT 06804
Phone: (203) 385-7353
Email: bob.bonvini@lpl.com

Bob Bonvini supports our Brookfield, Seymour and Trumbull branches.

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Stratford 1000 Oronoque Lane
2505 Main Street (Stationhouse Square)
Milford 15 Turnpike Square (Post Road)
Seymour 253 West Street / Route 67
Shelton 711 Bridgeport Avenue
Trumbull 945 White Plains Road
Brookfield 3 Federal Road



everyone banks better here

www.SikorskyCU.org
(203) 377-2252