



We Will Be Closed On:

Monday, May 30th - Memorial Day

Monday, June 20th - Juneteenth
National Independence Day

Monday, July 4th - Independence Day

Time to Spring Clean Your Finances

Spring is right around the corner. We are all looking forward to warmer weather and getting outside a bit more. It's a great time of year to take a look at your finances and see where you could save a little more. We have some tips to help you get started.

1. Budget - Do you know how much is coming in and how much is going out? If you haven't already, sit down and create a budget so you are on track every month.

2. Avoid Unnecessary Fees - If your checking account isn't free, it's time to make the switch. Paying unnecessary fees can add up. Take a look at Sikorsky Credit Union's free checking account options.

3. Automate Savings - Ensure you are saving for a rainy day by automatically depositing money each week into your savings account. You can do this through your direct deposit or recurring transfers.

4. Streamline Subscriptions - Take inventory of everything you are subscribed to, you may be surprised with how much you are spending. Save more by cutting out what you aren't using.

5. Save More On Your Auto Loan - Take a look at your auto loan rate. Can you do better? Did you know you can refinance the auto loan you have with another financial institution to Sikorsky Credit Union? A lower rate may save you money each month.

6. Refinance - Speaking of refinancing, home loan rates are still low. Take advantage of the market to save more on your payment.



TOP QUESTIONS OF THE SEASON

Q. Can I transfer a balance to a new Visa credit card?

A. Absolutely! New cardholders get an introductory 0% Annual Percentage Rate (APR) for 12 months on balance transfers made within 90 days of opening your account (a 2% balance transfer fee will apply). This is a great way to pay down a high rate credit card. Learn more about our Visa card options at www.sikorskycu.org.

Q. Do you offer electronic statements free of charge?

A. Yes we do! We encourage our members to go green and sign up for eStatements. eStatements are quicker, safer and more convenient. You can also access up to two years' worth of statements. You can sign up for eStatements right in Online Banking or the Mobile App.

Mark Your Calendar For Shred Day and Electronics Recycling Event

APR

30

Saturday, April 30, 2022

The Baldwin Center - Parking Lot
1000 West Broad Street, Stratford, CT

Paper Shredding:

Small Containers: \$5

Medium Containers: \$10

Large Containers and Bins: \$40

Electronics Recycling: A donation is requested

Please wear a mask and remain in your vehicle. A volunteer will assist you. Funds raised will help Stratford students with educational programs and services. Presented by the Stratford Rotary Club with the support of Sikorsky Credit Union, William B. Meyer, Inc. & Santa Fuel.

Answer And Win!

What Year



In what year did Sikorsky Credit Union open their newest branch in Brookfield?

Enter here: <https://tinyurl.com/3dnjbebx> by June 1, 2022 at 11:59 p.m. and you could win a \$20 gift card to Amazon. The winner will be contacted by June 30, 2022 and will be announced in our next newsletter. You must be a member to win.

We have a winner from our Winter Newsletter Answer & Win... Congratulations to **Ginny Harger**. The correct answer was the third Thursday in October.

*All entries must be received via email by June 1, 2022 or postmarked by June 1, 2022. Drawing will be held on June 8, 2022 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.

Sikorsky Credit Union Employees Give Back



Credit Union employees have been busy collecting can goods and non-perishable food items for The Sterling House Food Pantry in Stratford. Throughout February, employees were able to collect over 300 food items for those in need.

The Sterling House Food Pantry provides emergency food assistance to many individuals and families in the Stratford area. During a time of so much uncertainty and insecurity, employees were happy to help ensure nobody goes without food.



BANK YOUR WAY

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!



High School Seniors Invited to Apply for Scholarship

Sikorsky Credit Union is accepting applications for the Thomas J. Williams Scholarship Program. Five graduating seniors will be granted a \$1,000 scholarship to give them a financial head start.

To be considered, students must be a member of Sikorsky Credit Union by March 31, 2022, graduate in Spring and plan to attend post-secondary education full-time in fall.

Students can apply by filling out an application and answering an essay at www.sikorskycu.org/learn/information/scholarship-program.

The scholarship deadline is Saturday, April 30, 2022.

Planning For Your Retirement With Roth IRAs

Roth IRAs are a powerful tax-favored retirement option that can offer an edge against future tax-rate increases. Tax-free distributions* and no age limit for contributions are just a couple of the benefits Roth IRAs can offer to your retirement plan portfolio. Call today for more information or to schedule a consultation.

*A Roth IRA offers tax deferral on any earnings in the account. Qualified withdrawals of earnings from the account are tax-free. Withdrawals of earnings prior to age 59½ or prior to the account being opened for 5 years, whichever is later, may result in a 10% IRS penalty tax. Limitations and restrictions may apply.

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