



Our Season of Giving is All Year

Whether it's a holiday toy drive or donating money throughout the year, we are committed to the communities we serve.

This year we were able to help so many important organizations in our local community. Our biggest event, the Milford Trick or Trot 5K to benefit the Beth El Center was a success. Some other organizations we were able to give back to this year included the Imagination Library in Stratford, the Salvation Army of Danbury and the Perry House in Stratford.

To end the year, we held toy drives at all of our branches. These toys went to children in need who are part of the following organizations: Toys for Tots, The Sterling House, Boys and Girls Club of Milford, Boys and Girls Club of LNV, Community Action Agency and the McGivney Center. We also sent holiday donations totaling \$22,500 to the following organizations: McGivney Center, Boys & Girls Club of Milford, Boys and Girls Club of LNV, Community Action Agency, Danbury Youth Service, Sterling House, Seymour Pink, Impact Trumbull and the Center for Family Justice.

We hope these donations make an impact to all served by these wonderful organizations.



TOP QUESTION OF THE SEASON

Q. Is now a good time to think about buying a new home?

A. It is still a great time to buy. Mortgage rates are low and the spring market is right around the corner. If you are considering a new home, let us help. Unlike other institutions, our decisions are local. We make it convenient to apply right online and we walk you through every step of the process. Learn more by visiting www.sikorskycu.org.

A Special Message From Vinny

Happy New Year to you and your family!

I wanted to take a moment to reflect on the this past year and thank our members for the continued support. As a member owned financial institution, we would not be here without you.

2021 was an exciting year. Once again, Sikorsky Credit Union was named the Best Credit Union in Connecticut by Forbes. This is an accomplishment we are so proud of and we thank all our members for ranking us in this top position. In 2021, we helped a record number of members save money by refinancing their mortgage or auto loan. I am also proud to say we increased our charitable giving throughout the year to help more community organizations navigate the pandemic.

Sikorsky Credit Union continues to be an exceptionally secure financial institution with strong capital and earnings. We know that information security has become more important than ever, and safeguarding member data will always be a top priority. The Credit Union will also continue to deliver great products to our members at competitive rates with low or no fees.

As we head into 2022, we want you to know we are here to help you every step of the way to improve your financial lives. We will continue to invest in technology to make banking with Sikorsky Credit Union as easy as possible, and I encourage you to leverage our online services whenever possible. At Sikorsky Credit Union, feel free to bank the way you choose by visiting one of our branches or from the convenience of your home or mobile device.

I am very optimistic that 2022 will be a bright and prosperous year. On behalf of our entire team, we look forward to continuing to serve you in this new year.

Vincent Ciambilli



President & CEO



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!

which day

?

Did you know Credit Unions have their own day? Which day does International Credit Union day fall on? Enter here: <https://tinyurl.com/w9j8w3r4> by March 1, 2022 at 11:59 p.m. and you could win a \$20 gift card to Amazon. The winner will be contacted by March 30, 2022 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 **Donald B. Whiteley**. The correct answer was President Roosevelt.

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



Tips to Pay off Holiday Debt

Did you overspend this holiday season? Here are some tips to help you pay off that debt faster.



1. Make a Game Plan

Look at how much you have spent and come up with a plan to pay off. Set a payoff date goal and see how much you need to allocate each month to reach it.



2. Change Your Habits

You may need to alter your spending habits in order to pay that debt off quicker. Eat out less, don't make impulse purchases, shop the sales and utilize coupons.



3. Transfer Your Balances

Do you have all those holiday purchases on a high interest credit card? Consider opening a low rate Sikorsky Credit Union VISA credit card and transferring your balances. You will pay off the card sooner and pay less in interest.

There's No Place Like A Home With A Great Rate

Ready for a new home or looking to refinance your existing mortgage? Speak with one of our Home Loan Consultants to get started.



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