



Our branches will be closed on:

- Monday, October 13th - Columbus Day
- Tuesday, November 11th - Veterans Day
- Thursday, November 27th - Thanksgiving Day
- Thursday, December 25th - Christmas Day

They cut rates. We raise them.

You earn more.

While many banks are lowering their Certificate rates, we're raising ours to help you earn even more. A Certificate locks in your rate for the entire term, giving you guaranteed growth and zero guesswork. It's a simple way to build your savings with confidence, no matter what the market is doing.

We've raised rates on two of our Certificates:

4.05% APY¹ 12-Month Jumbo Certificate	4.00% APY¹ 13-Month Certificate
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Now is a great time to take a simple step toward a healthier financial future. Visit SikorskyCU.org/certificates or stop by a branch to open yours today.

¹APY=Annual Percentage Yield. APYs shown effective 10/01/2025. 12 Month Jumbo Share Certificate has a minimum deposit of \$100,000 to open and earn APY. 13 Month Share Certificate has a minimum deposit of \$500 to open and earn APY. Dividends are calculated using an average daily balance method and are paid monthly. Dividend Rates on Share Certificates are fixed and will not change until maturity. The APY assumes dividends and principal will remain on deposit until maturity. A withdrawal will reduce earnings. Any withdrawal of principal from certificates before maturity will be subject to penalty. Fees may reduce earnings.

Forbes
2025
BEST-IN-STATE CREDIT UNIONS
POWERED BY statista

#1 IN CONNECTICUT
6 YEARS IN A ROW

For the sixth year in a row, Sikorsky Credit Union has been ranked the top credit union in Connecticut by Forbes. This recognition comes from member feedback on satisfaction, service, digital tools, and overall trust.

This award reflects something we take seriously — earning your trust. That means fewer fees, better rates, and smart tools to support your financial well-being. Thank you for being part of the Sikorsky Credit Union community.

Connecticut's #1 credit union six years in a row.

Back to School Drive

Thankful for your donations!

Our Back to School Drive was a big success — and it's all because of you! Your donations are helping local students walk into the new school year with the supplies and confidence they need to succeed.

Thank you for making a difference in our community.



Enjoy the ease of Direct Deposit

Direct Deposit with Sikorsky Credit Union makes life a little easier. Your paycheck or benefits are automatically and securely added to your account. No waiting, no extra steps.

It's a simple way to get paid faster, stay on top of bills, and build better savings habits. To get started, ask your employer for a direct deposit form and have this info ready:

- **Routing number:** 221180806
- **Account number:** found in Online Banking or on your checks
- **Account type:** Checking or Savings

Join the fun at the Milford Trick or Trot 5k run/walk!

Lace up for the 14th Annual Milford Trick or Trot 5K Walk/Run on Saturday, October 25th at Lisman Landing. This festive community event draws nearly 500 participants every year. The race starts at 9:00 a.m. and takes runners and walkers on a scenic course along the Milford Harbor and Fort Trumbull Beach. The fun doesn't stop there — enjoy a kid's fun run, a halloween costume contest, and live music by The Elwoods.

All proceeds from this event will benefit The Beth-El Center in Milford, CT, an organization dedicated to assisting those experiencing hunger and homelessness in the local community.

The Milford Trick or Trot 5k Run/Walk is co-sponsored by Harlow, Adams & Friedman, P.C. and Sikorsky Credit Union. Visit milfordtrickortrot.com to register.

Shred Day and electronics recycling event



Saturday, October 18, 2025 | 9:00 am – 12:00 pm
The Baldwin Center - Parking Lot
1000 West Broad Street, Stratford, CT

Small Containers: \$5
Medium Containers: \$15
Large Containers and Bins: \$40
Electronics Recycling: A donation is requested

This event is presented by the Stratford Rotary Club with the support of Sikorsky Credit Union. Funds raised will help Stratford students with educational programs and services.

Please remain in your vehicle and a volunteer will assist you.

Earn up to \$500 a year, just by referring friends

You know the benefits of banking with Sikorsky Credit Union. Now you can share those benefits with friends and earn rewards together.

Here's how the referral program works:

1. Visit Refer.SikorskyCU.org and enter the email you use with your Sikorsky Credit Union account to get your personal referral link.
2. Share your link with friends and family who don't already have a Sikorsky Credit Union account.
3. When they open a checking account and have at least \$100 in it 30 days later, you'll both get a \$25 gift card.

You can refer as many people as you'd like and earn up to \$500 per year in rewards.

When you refer someone to Sikorsky Credit Union, you're helping them discover a smarter way to bank—with helpful digital tools, low fees, and personalized service. It's a simple way to share something valuable and earn a thank-you gift for doing it. Get started today at Refer.SikorskyCU.org

Only current members aged 18+ are eligible to refer new members for this program. Board Members and employees of Sikorsky Credit Union are not able to participate. Once your contact registers for the referral offer using your personal referral link and completes the qualifying activities, you will each receive a Visa® Gift Card. The more people you refer, the more you can earn – up to \$500 per year. The Referrer must have a balance of at least \$5 in their Member Savings Account to earn the reward. The Referred Friend must have a balance of at least \$5 in their Member Savings Account and at least \$100 in their established checking account, 30 days from the checking account opening, per the qualifying criteria, to earn the reward. Visa® Gift Cards will be sent within 30 days after the qualifying criteria are met. Rewards may be reported as income to the IRS. Please consult your tax advisor regarding your specific situation. Offer subject to change and may be withdrawn at any time.



Understand your options

401(K) | IRA 403(B) | TSP

If you are retiring or changing jobs, you may have complicated choices to make regarding your retirement account assets. What you do with these assets could significantly impact your lifestyle in retirement. Often, a plan participant leaving an employer typically has four options:

- Leave the money in his/her former employer's plan, if permitted
- Roll over the assets to his/her new employer's plan, if one is available and rollovers are permitted
- Roll over to an IRA
- Cash out the account value

Call **John** or **Sandra** today for more information or to schedule a consultation.



John R. Morris

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Sandra Rose covers our Brookfield, Trumbull, Stationhouse Square, and Milford locations.

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Seymour 253 West Street / Route 67
Shelton 711 Bridgeport Avenue
Trumbull 945 White Plains Road
Brookfield 3 Federal Road
Bridgeport 45 Lyon Terrace, Room 225
Derby 130 Division St, 1st Floor

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