



SCU branches will be closed on:

Monday, May 26th - Memorial Day

Thursday, June 19th - Juneteenth
National Independence Day

Friday, July 4th - Independence Day

As a reminder, online banking and the mobile app are available 24/7.

Spring Clean Your Finances with BudgetIQ

Spring is in the air, making it the perfect time to give your finances a fresh start! Just like organizing your home, tidying up your budget can help you stay on track, identify areas for improvement, and build better financial habits. Sikorsky Credit Union's BudgetIQ makes it easy to take control of your money and set yourself up for success.

What is BudgetIQ?

BudgetIQ is a free, easy-to-use financial management tool available through Sikorsky Credit Union's Online Banking and Mobile App.

It allows you to:

- Track Spending – See exactly where your money goes each month.
- Set Custom Budgets – Establish spending limits to stay on track.
- Monitor Accounts – View all your accounts—including those from other financial institutions.
- Plan for the Future – Set financial goals and watch your progress.

How to Get Started

Access BudgetIQ today through Sikorsky Credit Union's Online Banking or Mobile App. Simply log in, navigate to BudgetIQ, and start organizing your finances with ease!

A little financial spring cleaning can go a long way in helping you feel more confident and in control of your money. Get started with BudgetIQ today and make 2025 your best financial year yet!

Learn more at sikorskycu.org/budgetiq.

Home Equity Loan vs. HELOC: What's the Difference?

A home equity loan provides a lump sum with a fixed interest rate and predictable monthly payments. A home equity line of credit (HELOC) works like a credit card, offering a revolving credit line you can draw from and only pay interest on what you use—typically with a variable rate.

Common uses include:

- Home Improvements – Upgrade or repair your home to increase its value.
- Debt Consolidation – Pay off high-interest debt with a lower interest rate.
- Education Expenses – Cover tuition and fees.
- Emergency Costs – Handle unexpected expenses like medical bills.
- Major Purchases – Finance weddings or other big expenses.

Learn more at SikorskyCU.org or contact us at (203) 377-2252.

Feel Good About Your Ride – Auto Loans Starting at 4.59% APR.

We want you to love your car and your loan. With rates as low as 4.59% APR, we make it easy to finance your next vehicle and keep your budget on track. And if you have an existing car loan above 5% consider refinancing and save more, visit us online, stop by a branch, or give us a call and we'll help you find the perfect auto loan.

APR = Annual Percentage Rate. Effective Date: April 1, 2025. Rates are subject to change without notice.



Stratford | Milford | Seymour | Shelton | Trumbull | Brookfield | Bridgeport | Derby

Answer and Win!



Which country was the first to introduce paper money?

Enter here <https://tinyurl.com/3b58xp8u> or scan the QR code by June 1, 2025 at 11:59 p.m. and you could win a \$20 gift card to Amazon. The winner will be contacted by June 30, 2025 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 Karen D'Alessandri.



*All entries must be received via email by June 1, 2025 or postmarked by June 1, 2025. The drawing will be held on June 8, 2025 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.



High School Seniors: Take the Next Step in Your Education

Sikorsky Credit Union is now accepting applications for the Thomas J. Williams Scholarship Program. Awarding five graduating seniors a \$1,000 scholarship to help with college tuition.

Eligibility:

- Sikorsky Credit Union member
- Graduating high school in Spring 2025
- Plan to attend a full-time college or post-secondary program for fall 2025

To apply, complete an application and submit an essay.

Deadline: April 30, 2025.

Learn more & apply: SikorskyCU.org/resources/scholarship

Managing Market Volatility

When markets are volatile and emotions are high, it's important to stick to a long-term strategy, as moving strategies in difficult times could compromise your financial planning goals. When it comes to finances, it's a natural reaction to follow the herd and sell off. It's a natural reaction, but may not be the best one. My job as a financial advisor is to look at your situation and the markets, create a disciplined strategy, and coach you through challenging times like these. Call me to discuss the ways I can provide value to help you make the best financial decisions for your long-term investment goals.



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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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Get the latest credit union news, updates, product promotions, financial tips and more!

