



Celebrate Spring With Small, Smart Decisions!

Spring is a great time to get your finances in order. We believe that the financial choices you make today can help you live a better life tomorrow.

Here are our top tips:

Spring Into A New Home Loan

Traditionally spring is a busy time for the real estate market. If you are in the market for a new home, spring can bring a lot of opportunity as many sellers wait until winter is over to list their properties. If you aren't looking to move, but want to save a little more every month, it's also a great time to refinance. Take advantage of historically low rates. Our Home Loan consultants are here to help.

Spring Clean Your Finances

1. Declutter by going through all your paperwork. Shred documents that are no longer needed and scan documents you need to keep for electronic filing.
2. Review your insurance coverage and beneficiaries.
3. After your taxes are done, reevaluate your withholdings for the upcoming year.

Make Sure Your Checking Account Is Rewarding

Your checking account should be free. Not only are Sikorsky Credit Union's Kasasa Cash and Kasasa Cash Back checking accounts free¹, but they are rewarding. Earn cash back or high dividends when you qualify and get refunds on ATM withdrawal fees.² Make the switch today!

Learn more by visiting www.sikorskycu.org

¹ \$25 minimum deposit required to open account. ² ATM refunds and rewards are not paid if you do not meet the Kasasa account qualifications during the Monthly Qualification Cycle.

TOP QUESTIONS OF THE SEASON

Q: Are your branches open?

A: Yes! We invite our members to visit our convenient branch locations. Rest assured, we are taking proper precautions to keep our members and our team safe. When you visit a branch, please wear a mask and practice social distancing by standing on the floor markers. Not ready to visit a branch yet? Do your banking online or through our mobile app whenever it's convenient for you.

Q: I have an auto loan through another lender, can I refinance to a lower rate?

A: Absolutely. If you have an auto loan through another lender, we would be happy to refinance your loan for you. Our rates are low, and refinancing your loan even a small percentage can decrease your loan payment and save you money. It's just one small, smart decision. Learn more at: <https://sikorskycu.org/Borrow/Loans/Vehicle-Loans/New-Used-Car-Loans-1>

Mark your calendar for these important dates!

APR 5 Annual Meeting Notice

Monday, April 5, 2021
Virtual

Please visit our website for information on registration.

APR 17 Shred Day

Saturday, April 17, 2021
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:
Small items \$10 / Medium items \$20
Large Items TBD

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!

In the year 2000, we acquired another Credit Union. What was that Credit Union's name? Think you know the answer? Send an email to marketing@sikorskycu.org by June 1, 2021 at 11:59 p.m. and you could win a \$20 gift card to Amazon. The winner will be contacted by June 30, 2021 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 **Madeline Swanson**. The correct answer was Sikorsky Aircraft Employees Federal Credit Union.

*All entries must be received via email by June 1, 2021 or postmarked by June 1, 2021. Drawing will be held on June 8, 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.



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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, 2021, 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.

Planning For Your Retirement

Whether retirement is fast approaching or many years away, it's important to work with a financial advisor to structure a customized retirement plan. Putting the work in now can mean the potential for less to worry about in your golden years.

As a financial advisor, I am interested in helping you arrange your finances so that you don't outlive your money. Together, we can develop a well thought out plan that can help guide you through retirement planning.

Call today for more information or to schedule a consultation.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Sikorsky Credit Union and Sikorsky Financial Services Group are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Sikorsky Financial Services Group. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Sikorsky Credit Union or Sikorsky Financial Services Group. Securities and insurance offered through LPL or its affiliates are:



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



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