



We Will Be Closed On:

Monday, October 10th - Columbus Day

Friday, November 11th - Veterans Day

Thursday, November 24th -
Thanksgiving Day

Monday, December 26th -
Observance of Christmas Day

#1 Credit Union in CT for 3rd Consecutive Year

Forbes **2022**
**BEST-IN-STATE
CREDIT UNIONS**

POWERED BY STATISTA

Sikorsky Credit Union is proud to have been named the #1 credit union in Connecticut for the past three years (2022, 2021 and 2020) as part of Forbes' annual list of America's Best-In-State Banks and Credit Unions. This prestigious award is presented by Forbes and Statista Inc., the world-leading statistics portal and industry ranking provider.

Forbes Best-In-State Banks and Credit Unions 2022 is comprised of the top banks and credit unions based on the results of independent surveys involving approximately 26,000 U.S. consumers who were asked to rate the financial institutions at which they have or have had checking/savings accounts.

Participants made recommendations regarding overall satisfaction; they also assessed banks and credit unions in the following areas: 'Trust,' 'Terms & Conditions,' 'Branch Services,' 'Digital Services,' 'Customer Service' and 'Financial Advice.' Based on the results of the study, Sikorsky Credit Union is ecstatic to be recognized as the #1 Credit Union in Connecticut on Forbes' 2022 list of America's Best-In-State Banks and Credit Unions.

TOP QUESTIONS OF THE SEASON

Q. I am looking to make some fall home improvements, what are my financing options?

A. Take advantage of the equity you have in your home and finance your home improvements with a Home Equity Loan or Home Equity Line of Credit. We even offer Home Equity Loans and Lines with up to 100% CLTV financing. Learn more by visiting www.sikorskycu.org.

Q. Are your checking accounts really free? Or is there a monthly service charge?

A. Unlike many financial institutions in our area, Sikorsky Credit Union is proud to offer FREE checking account options. There is no monthly service charge and a \$25 minimum deposit is required to open an account. Our KASASA Free Checking accounts even reward you with cash or high dividends when you qualify just for doing your banking. Learn more at www.sikorskycu.org.

We Are Committed To Our Members... That's Why We Have Increased Our Savings Rates!

We've recently increased rates on savings accounts, money market accounts, certificates and IRA's in an effort to help our members save more money.

With inflation running high, we understand how this is impacting our member's budgets. By raising rates on our savings products, members can grow their accounts so they can save more to reach their financial goals.

If you are interested in opening up a savings account visit www.sikorskycu.org or your local branch.



Brookfield | Stratford | Milford | Seymour | Shelton | Trumbull

www.SikorskyCU.org

Answer And Win!

Great Tips



As the kids head back to school, what's your best financial tip that you can share with a young person?

Enter here: <https://tinyurl.com/3nm38h5y> by December 1, 2022 at 11:59 p.m. and you could win a \$20 gift card to Amazon. The winner will be randomly selected and contacted by December 8, 2022. Winner will be announced in our next newsletter and your answer may be selected for social media. You must be a member to win.

We have a winner from our Summer Newsletter Answer & Win... Congratulations to **Dolores Don**. The correct answer was: The first Credit Union opened in the United States in 1909.

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



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!



Trick or Trot

Join us for the 11th Annual Milford Trick or Trot 5K Walk/Run on Saturday, October 29th at Lisman Landing. All proceeds from this event go directly to the Beth-El Center in Milford. The race begins at 9:00 a.m. and the event will include a Kids Fun Run, Halloween Costume Contest, music by The Elwoods and more! Race registration entitles you to all events.

The annual 5K run/walk is co-sponsored by Harlow, Adams & Friedman, P.C. and Sikorsky Credit Union to support the Beth-El Center.

The Beth-El Center helps those experiencing homelessness and hunger in the greater Milford community. Through their 34 bed homeless shelter, food service programs, and outreach offer families and veterans long term solutions to help them reclaim their lives.

Visit www.milfordtrickortrot.com to register.

Mark Your Calendar For Shred Day and Electronics Recycling Event

OCT

22

Saturday, October 22 at 9am-12pm

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

For pricing and more details please visit: <https://sikorskycu.org/Connect/Community/Community-Events>

Please remain in your vehicle and 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.

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. Our job as financial advisors is to look at your situation and the markets, create a disciplined strategy, and coach you through challenging times like these.

Call us to discuss the ways I can provide value to help you make the best financial decisions for your long-term investment goals.

Call today for more information or to schedule a consultation.



John R. Morris

Financial Consultant,
LPL Financial
1000 Oronoque Lane
Stratford, CT 06614
Phone: (203) 383-7404
Email: john.morris@lpl.com

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



Bob Bonvini

Financial Consultant,
LPL Financial
3 Federal Road
Brookfield, CT 06804
Phone: (203) 385-7353
Email: bob.bonvini@lpl.com

Bob Bonvini supports our Brookfield, Seymour and Trumbull branches.

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: **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:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
--	-----------------------------	--	----------------

Follow Us On Social Media

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



Stratford 1000 Oronoque Lane
2505 Main Street (Stationhouse Square)
Milford 15 Turnpike Square (Post Road)
Seymour 253 West Street / Route 67
Shelton 711 Bridgeport Avenue
Trumbull 945 White Plains Road
Brookfield 3 Federal Road



www.SikorskyCU.org
(203) 377-2252