



Congratulations 2022 Scholarship Recipients

Each year Sikorsky Credit Union's Thomas J. Williams scholarship program awards five students with \$1,000 each to use towards college or trade school. The scholarship is named after Thomas J. Williams who was President of Sikorsky Credit Union for over 30 years.

To apply, students were asked to answer one of the following questions:

- What has Sikorsky Credit Union taught you about money management?
- Tell us the financial common 'cents' you learned in your teen years.

This year we received a large number of applications and we would like to thank everyone who took the time to apply. We wish you the best of luck in your future endeavors.

We are pleased to announce the winners of this year's scholarship program:

Grace DeDonato of Shelton -

St. Joseph High School

Chloe Hawkins of Orange -

Amity Regional High School

McAllister Burke of Woodbridge -

Amity Regional High School

Madison Dudeck of Cheshire -

Cheshire High School

Ava Augustine of Southbury -

Pomperaug High School



TOP QUESTIONS OF THE SEASON

Q. Mortgage rates are on the rise. Is now a bad time to refinance?

A. Not at all! It is true that mortgage rates are rising, however, they still remain at a lower rate than they were many years ago. If you are looking to pay off your mortgage sooner check out our Advantage Mortgage product. It's the ideal refinance option with great, low rates (typically lower than a 15 year mortgage) and low closing costs. Learn more at www.sikorskycu.org.

Q. ATM fees can add up. Do you offer refunds?

A. Our FREE Kasasa Cash and Kasasa Cash Back checking accounts both offer refunds of up to \$25 (\$4.99 per single transaction) per monthly qualification cycle on ATM fees nationwide.* Our KASASA checking accounts are great, free, no frill checking account options that pay back high dividends or cash back. Learn more about all the benefits of KASASA at www.sikorskycu.org.

*ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursement of individual ATM fees of \$5.00 or higher.

Our Advantage Auto Loan Is Here!



The Low Payment Auto Loan

Looking for a lower monthly payment on your next auto loan? Sikorsky Credit Union's new Advantage Auto Loan typically provides a monthly payment 20%-40% lower than most conventional auto loans. It's like a lease, but better!

The title is held in your name, so you actually own the vehicle. At the end of your loan term you can turn in your vehicle, sell/trade it in if you are looking to get into something new, or simply refinance into a new Sikorsky Credit Union auto loan if you are interested in keeping the vehicle. Learn more at www.sikorskycu.org.



Answer And Win!



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!

What Year



What year did the first credit union open in the United States?

Enter here: <https://tinyurl.com/44jx7mxk>

by September 1, 2022 at 11:59 p.m. and you could win a \$20 gift card to Amazon. The winner will be contacted by September 8, 2022 and will be announced in our next newsletter. You must be a member to win.

We have a winner from our Spring Newsletter Answer & Win...

Congratulations to **Richard W. Smith**. The correct answer was: The Brookfield branch opened in 2018.

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



Sikorsky Credit Union Hosts Virtual Reality Fairs!

Sikorsky Credit Union brought financial literacy to almost 750 students at local schools this spring. Our Financial Reality Fairs are taught virtually and teach students about budgeting and managing personal expenses. These fairs are a unique opportunity for students to experience and navigate through financial challenges they may face when they start life on their own.

In addition to our Financial Reality Fairs, financial presentations were taught in person at many local schools. These sessions helped students learn about saving, budgeting, credit scores and more!

Sikorsky Credit Union was happy to partner with Stratford, Shelton, Seymour, Trumbull and Derby to make this happen. We are looking forward to bringing this back to students this fall.

Sikorsky Credit Union will be hosting Back to School Drives this Summer!



All Sikorsky Credit Union branches will be collecting school supplies to donate to our local community partners. We want to provide children with the supplies they need to succeed this upcoming school year. All the items collected will be donated to the Sterling House of Stratford, Boys & Girls Club of Milford, McGivney Center of Bridgeport, Boys & Girls Club of Lower Naugatuck Valley and the Community Action Agency of Western CT.

Join us by donating school supplies at one of our local branches by August 18, 2022.

Get Professional Investment Advice and Service

In today's complex financial environment, timely insights and prudent guidance are essential to effectively manage your money and work toward your goals. We can help you develop an investment strategy to address your needs and aspirations.

Call today for more information or to schedule a consultation.



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



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