

## Resolve to Reduce Your Debt in the New Year

*Time to talk to one of our loan specialists to help you create a debt reduction plan for 2018*



## SIMPLIFY in 2018

### With a Skyline Debt Consolidation Loan.

Replace your high interest loans with one Skyline low rate loan.

- One payment
- One low rate
- One big step to reducing your debt!

Rates as low as **7.00%** APR\*



\$5,000 for 36 months \*A loan for \$5,000.00, the payment would be \$155.00 per month for 36 months. Not applicable on current Skyline loans.

## Warm up to a debt free year!



Credit Card balance transfer is an easy way to start taking control of credit card debt.

Transfer other high-interest card balances to the Skyline Visa Card.

as low as **9.99%**

Up to \$10,000. Same low rate as purchase rate. No annual fee.



like us on  
**facebook**



[www.facebook.com/skylinefinancialfcu](http://www.facebook.com/skylinefinancialfcu)

## Check out our new Facebook Page!

For every "facebook like" you will be entered into a drawing for a **Google Home**. Also, every new member receives an entry and if they are referred by a family member, then the referring person is also entered.

*Follow for membership news, new product announcements, and community events.*

**Join Skyline Financial's Facebook Family today!**

If your FB like is anonymous, please show it to us at the branch. Drawing will be held April 4, 2018.

### HOLIDAY CLOSINGS

#### Martin Luther King Day

Monday, January 15<sup>th</sup>

#### Presidents Day

Monday, February 9<sup>th</sup>

#### Good Friday

Friday, March 30<sup>th</sup>



## BUSINESS IS GOOD

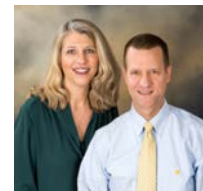
### Oronoque Eye Care

Tuesday-Friday: 9-6

Saturday: 8-12

Sunday-Monday: Closed

Phone: 203-527-4083



Dr. Bonnanzio and Dr. Tichy

*Send us your business information to advertise what you do.  
Please provide company contact information.  
Email your information to: [tara@waterburytelephonefcu.com](mailto:tara@waterburytelephonefcu.com).*

### MAIN OFFICE

1-800-416-9725

3528 East Main Street,  
Waterbury, CT 06705

8:00 a.m. — 3:30 p.m.

Monday-Friday

### ATM Location

84 Deerfield Ln., Meriden, CT

3528 East Main Street,  
Waterbury, CT

### Audio Response (ARU):

Toll Free: 1-866-257-1592

Local Area: 203-575-7451

## SERVICES

### SAVINGS, CHECKING & CONVENIENCE

Savings Accounts, Checking Accounts, Payroll Deduction, Direct Deposit, Visa Debit Card, CU 24 Hour Info Line, Holiday Clubs, Vacation Clubs, Rainy Day Clubs, Certificates Of Deposit, Automated Teller Machines (Nyces), Audio Response System, Home Banking, Ira CDs, IRA Shares

### LOANS

Personal Loans, First Mortgage Loans, Second Mortgages, Home Equity Line Of Credit Loans, Visa Credit Card, Auto Loans, Recreational Vehicle Loans, Student Loans

### OTHER SERVICES FOR MEMBERS' BENEFIT

Money Orders, Family Membership, Credit Disability Insurance, Automobile Insurance, Night Deposit Box, Notary Services, Credit Life, Pre-Paid Legal Plan

Regular Account	Rate	APY
Regular Shares \$100.00 Min.	.05%	.05%
IRA Shares	.10%	.10%
Share Drafts	.00%	.00%
Sub Accounts \$100.00 Min.	.05%	.05%
Club Accounts \$100.00 Min.	.05%	.05%

### IRA CDs

6-month	.20%	.20%
1-year	.30%	.30%
2-year	.45%	.45%
3-year	.65%	.65%

### REGULAR CDs

6-month	.20%	.20%
1-year	.35%	.35%
18-month	.35%	.35%
2-year	.45%	.45%
3-year	.65%	.65%

*All rates are subject to review and approved by loan officers, ALCO Committee, and the Board of Directors.*

[www.skylinefinancialfcu.com](http://www.skylinefinancialfcu.com)