

Join Us in Congratulating Martha Guarino on her Retirement!

After 34 years of dedicated service to Skyline Financial Federal Credit Union, CEO Martha Guarino has retired. Martha succeeded Doug Pemberton in 1999 as the CEO of Waterbury Telephone Employees Federal Credit Union.

During her tenure, the credit union has grown to where it is today, with \$31 million in assets, 7,000 members, and 25 products. She skillfully navigated the credit union through the 2008 recession, during which time credit unions were hit especially hard by the financial market bailouts. In 2014 and 2015, Martha led us to adopt a new brand image to better reflect our membership today, including a name change to Skyline Financial Federal Credit Union. Along with the new brand development, Martha oversaw the construction of our current office. Today, our office, online presence, products and services provide the technology and conveniences that strengthen the credit union and best serve our vibrant membership.

We will miss Martha's ability to know every member and to greet them each with a big smile and eagerness to help them. We wish her all the best as she begins to spend more time in Vermont and with her grandchildren!

Warm up with a Skyline loan
as low as 5.00% - ask how we can help



Claim your winter wonderland with help from Skyline

Win a snowblower!



You are entered to win
EACH TIME you:

- Refer a new member who joins
- Become a new Skyline member
- Take out a new loan
- Open a new share draft account
- Open a new savings account
- Open a new VISA credit card
- Open a new club account
- Open a new IRA account
- Take out a new CD

Drawing to be held
December 28th

12th Annual Member craft fair

Fri., Nov. 11th, 8am-2pm

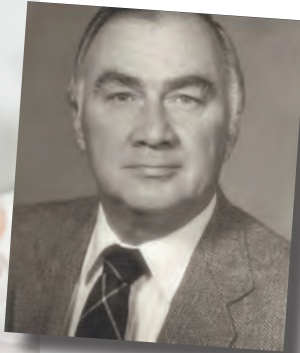
We once again open our lobby to our very talented membership for our annual craft fair. There is no cost to our members to display and sell their hand crafted items. Just in time for holiday shopping, you will find a wide variety of items such as hand painted glasses, knitted items, jewelry and more!

If you are interested in participating, please stop in or call us.

SKYLINE BRAGGING RIGHTS



Chesney Rae



Eugene Barrett

Credit Union members Ryan and Amy Barrett proudly announce the birth of Chesney Rae Barrett, born August 9, 2016, 6 pounds 9 oz. Chesney is the 4th generation in this family of Skyline members. Chesney's grandfather is Dennis Barrett and Chesney's great-grandfather is Eugene Barrett, also pictured above. We are so pleased to welcome Chesney and grateful to the Barrett family for their continued loyalty.

Do you have something to brag about yourself or family members? Drop off or email your news and photo (if applicable) to tara@waterburytelephofcu.com.

HOLIDAY CLOSINGS

Columbus Day 10/10

Thanksgiving 11/24 and 11/25

12/23 Closing Half Day • Christmas 12/26

12/30 Closing Half Day • New Year's Day 1/2/17



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*Send us your business information to advertise what you do.
Please provide company contact information.*

Email your information to: tara@waterburytelephofcu.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 (Nycs), 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