

Save the Date:
Skyline Financial
Annual Meeting
March 21, 2017

Greetings from your new CEO!

For those of you who don't know me, my name is Tara Kewalis and I have been promoted by the Skyline Financial FCU Board of Directors to oversee and manage the credit union's operations.

I have been with Skyline Financial FCU for 26 years. Over the years, I probably have been in every position available, starting as a member greeter at the front door, to teller, compliance manager, and most recently as the accounting manager in charge of recording and reporting on financials to the CEO and the Board of Directors.

Martha was my mentor. She has left big shoes to fill, but after working closely alongside her for so many years, I feel ready and able to continue the good work that she has done. All of the staff and I are working to ensure that you feel you are in safe and good hands. You probably will not notice any changes, because my approach and operating style are very similar to hers.

I am thrilled to take on the role of CEO. We will continue to strengthen the Credit Union by growing our membership, making sound financial decisions, and bringing competitive products and services to our members. If we have not yet met, please stop in so that I can meet you in person.

Warm regards,

Tara Kewalis

Let Skyline put you behind the wheel!



New or Used Auto Loans

as low as **1.99%**
for up to 72 months.

Over \$30,000.00 might qualify for 84 months financing.

Call Yvette or Pixie to get preapproved or try our NEW secure loan application online.

Drive away today with a new car and a GREAT rate!

New Year 8.00%*
APR

Consolidation Loan

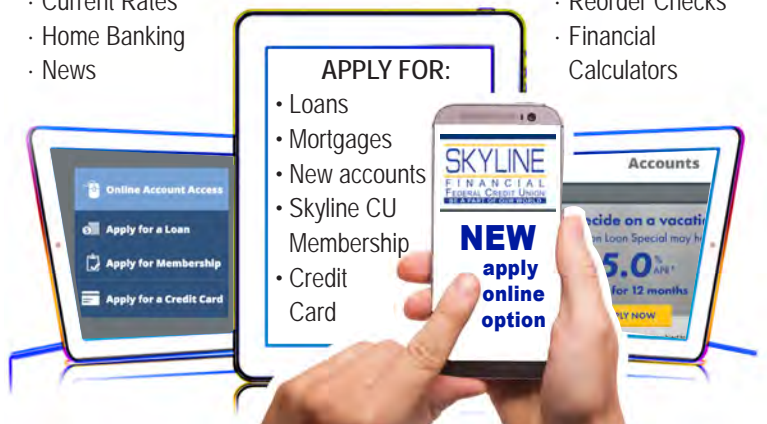
Skyline Financial FCU can help you get organized in the New Year! Consolidate your debt into one low rate loan and one monthly payment.

*Up to \$2,000.00 Term up to One Year. Only \$174.00 per month.

Our Website has a New Look!

- Current Rates
- Home Banking
- News

- Reorder Checks
- Financial Calculators



Visit www.skylinefinancialfcu.com for details.

TIME TO START YOUR HOLIDAY SAVINGS ACCOUNT

Holiday Club Account

Skyline Financials Holiday Account is a year-round automatic savings plan designed for members who want to save for the holidays.

A Holiday Club Account helps you save extra money during the year for your shopping needs. Enrollment is open throughout the year. For your convenience, we can automatically transfer any authorized amount from your savings or checking account or set up a payroll deduction to your Holiday Club Account.

Savings Scenario:

Save: \$88.00 per month for one year

Earn: \$1,056 PLUS a small dividend

HOLIDAY CLUB BENEFITS ARE:

- Deposit any amount at any time
- No fee charged for early withdrawal of funds
- Dividends credited monthly

HOLIDAY CLOSINGS

New Year's

Monday, January 2nd

Martin Luther King Day

Monday, January 16th

Presidents Day

Monday, February 20th

Good Friday

Friday, April 14th

Memorial Day

Monday, May 29th

ANNOUNCEMENT

Our Privacy Notice is available on our website for viewing and downloading at

www.skylinefinancialfcu.com.

You can find the link at the bottom of the home page.

You may also call our office at 1-800-416-9725

and we will be happy to mail you a copy. There have been no changes to it since last year.

Notice to all Members ANNUAL MEMBERS MEETING

At the Business Meeting to be held on March 21, 2017 at the Credit Union office, 3528 East Main Street, Waterbury, CT, at 4:00 PM, an election will be held for 2 positions on the Board of Directors. One position is open for a three year term and another position is open for a two year term. The two year term is a position where a Board member resigned in 2016, leaving 2 years remaining. Reservations for dinner and Nominee Notifications will be mailed at a later date. Nominations for vacancies may also be made by any member, by petition signed by at least one per cent of the membership. Such nominations shall be accompanied by a brief Statement of Qualifications and biographical data and a certificate from the nominee stating that they are agreeable to the nomination and will serve if elected to the office. Such nominations shall be filed with the Secretary of the Board of Directors of the Credit Union on or before February 20, 2017. The Board shall cause such nominations to be posted in the Credit Union office by February 21, 2017. Voting, if required, will take place at the Credit Union office during the annual meeting. Nominations will not be permitted from the floor of the business meeting. Voting by proxy is not permissible. The election will not be conducted if there is only one nomination for each position to be filled.

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



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 (Nyses), 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