



# FOR THE RECORD

SERVING OUR MEMBERS SINCE 1950.

SPRING 2022

## A MESSAGE TO OUR MEMBERS



I had the privilege of attending the CUNA (our trade association) Governmental Affairs Conference in Washington DC in March, only about 6 days after Russia invaded Ukraine. Truck drivers were descending on DC to protest COVID restrictions, people in support of Ukraine were demonstrating at the White House, and the incredible amounts of security surrounding the President's State of the Union Address were closing streets.

Honestly, it was scary and uplifting at the same time. We were reminded of the success of the credit union movement – not an industry, but a movement that builds its existence on principles of caring and cooperation; that our mission to promote financial wellness for all was not about profit but about helping people. We were reminded how, during the pandemic, we were able to help our members survive when many of them were out of work and struggling for the most basic necessities.

Now credit unions are helping people who are suffering due to Russia's invasion into Ukraine. We send humanitarian aid to Ukraine and surrounding countries who have opened their borders to Ukrainian refugees. We monitor rising costs here at home and plan how we can help our members through yet another economic challenge.


As we welcome our new members from Waterbury Police Federal Credit Union, we're excited to bring new credit union products and services to them, showing how we respond to a crisis and how we contribute to peoples' financial health every day. No wonder we're called Financial First Responders!


Finally, thank you for your patience during Waterbury's system conversion. We have tried to make the transition as smooth as possible. Remember, you can reach us by phone, email, or secure text message.


We hope for nothing but good things to you as we welcome the warmer weather.

*Wendy*





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Available 24/7


 **NATIONWIDE SURCHARGE-FREE ATM NETWORKS**  
CO-OP, NYCE and SUM NETWORKS

 **REMOTE DEPOSIT CAPTURE**  
As simple as taking a picture – as secure as handing it to the teller

 **ONLINE LOAN APPLICATION**

 **SECURITY FREEZE**  
Turn your debit card off when you aren't using it or if you've temporarily misplaced it.

 **CAR COMMANDER**  
Online car shopping combined with online auto loan applications

 **VISA ONLY 9.99% APR\***  
with no annual fee  
\*Annual Percentage Rate, restrictions apply, please visit [www.pcu.org](http://www.pcu.org) for details.

Visit [www.PCUCT.org](http://www.PCUCT.org) for details about all of these member benefits and more!



**TOO BUSY TO CALL?**

TEXT TO (860) 522-0899 TO OPT IN TO RECEIVE INFORMATION AND TO USE FOR ROUTINE CUSTOMER SERVICE SUPPORT OR QUESTIONS.

# END OF WATCH DEBT PROTECTION

- **FREE Loan Protection**
- **Coverage for any member who is a full time sworn officer**
- **All your PCUCT loans will be forgiven up to \$850,000**
- **For death while working for any reason, including natural causes**

# SPRING HOLIDAYS

**GOOD FRIDAY**  
Friday, April 15, 2022

**MEMORIAL DAY**  
Monday, May 30, 2022

**JUNETEENTH**  
Monday, June 20, 2022

**INDEPENDENCE DAY**  
Monday, July 4, 2022

Just in time to help with your  
**TAX BURDEN**



**TAX LOAN**  
as low as  
**1.99%\*APR**

One year term. New money only. \$84.24 monthly payment for every \$1000 borrowed at 1.99%, for members with credit score of 600 and above. \$85.14 monthly payment for every \$1000 borrowed at 3.99%, for members with credit score of below 600. Exp. 6/1/2022.

## IT'S CRIMINAL: A TIME FOR CRIME

There's nothing like a global conflict to bring out the opportunists. Scamming and price-gouging are two important things to watch out for. Scammers are very active right now. You may get a phone call or email from someone pretending to be a relative, saying they are stuck overseas, lost their passport, or even been arrested. They'll count on your sympathy to believe it's really that relative and you will send them money. **DON'T!!** Instead, contact the person by another means and verify they are not in fact in trouble. This scam usually involves wiring money somewhere and once it's done there's very little you can do to retrieve it.

Another scam is a fake website created where you can donate money to a good cause. If you want to donate to help Ukrainians in need, make sure the URL of the website is correct. Anything with a strange URL is probably fake. Also, do not click on links in email or social media telling you to click to donate. Pick an organization you know well, make sure you are on their website by checking the URL, and then you can feel good about helping.

Another scam is that of a wealthy person in Ukraine who needs help getting their money out of the country. For your help, they will give you a portion of their money. However, there is no money. They will ask you to first pay a transfer fee to move this money and you will send your money first while the scammer pockets your funds and disappears.

The final scam to watch out for is a message (usually email) from your boss or a coworker instructing you to do something like send a wire immediately. Please contact the sender through another channel and verify they really want it done. Chances are they won't know what you're talking about. If you ever get a message asking you to overlook normal procedures during a time of crisis, do not do anything without verifying. Scammers are very good at creating a sense of urgency to make us do things we know are irresponsible.

Finally, if you have any concerns about your account, call us. We have your best interests in mind.



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255 E. Main St., P.O. Box 255 • Waterbury, CT 06720  
**PHONE:** (860) 522-0899 • **FAX:** (860) 724-2268  
[www.pcuct.org](http://www.pcuct.org)

**HARTFORD HOURS**

MON - THU: 8AM - 4PM • FRI: 7AM - 4PM

**WATERBURY HOURS**

8AM - 3PM



**Police Officers'**  
Credit Union Association



## In Memoriam

Teresa Macdonald  
Joseph Schatz  
Christina Guglietta  
David Loughrey  
Kent Rambush  
Dennis Sikoski  
Pedro Vazquez  
Leroy Pittman  
William Hitchcock  
Milagros Claudio  
Steven Pileski  
Carmen Carrion

[WWW.PCUCT.ORG](http://WWW.PCUCT.ORG)