

SOUND ADVICE

SOUNDVIEW FINANCIAL CREDIT UNION



Reminder: Transfer your Christmas Club funds to your SVFCU savings or checking account by October 31, 2017 or your check will be mailed to you on November 1, 2017.

FALL 2017

Congratulations to our Annual Scholarship Program Winners

Congratulations to this year's scholarship recipients:

David Alvarez of Danbury, CT and Ashley Brown of Danbury, CT; Both are entering their junior year in college.

David is attending Boston University with a double major in linguistics and mathematics. Ashley is attending Fairleigh Dickinson University for criminal justice and psychology. We applaud their high standards of academia know it will pay off in their future studies.



Turn Up Your Auto Loan Savings - And Tune To Our FM (Free Money!) Station

It is our goal to save Soundview members \$400,000 in interest and fees this year. As of September 1, we've saved our membership over \$192,000, meeting almost 50% of our goal!

How do auto loans figure into this equation? Members save \$1,070 on average by financing their auto loan through us over the competition. Have an auto loan financed elsewhere with a rate that's feeling a little flat? Transfer it to SoundView Financial Credit Union and save more! **Plus, for a limited time we're offering rates as low as 2.00% APR* exclusively for auto loan refinances.**

Apply online today at soundviewfcu.org, call us, or go backstage to meet the staff and learn how we may be able to lower your current car payment through our refinance special. You can also keep track of our annual savings goal at abetterfinancialview.com, or call us today to see how we can save you more!



HOLIDAY LOAN SPECIAL

It will soon be the most wonderful/ expensive time of the year... For a limited time, borrow up to \$2,500 for 12-months to help you pay for seasonal expenses like shopping, travel, and parties with our holiday loan special!

Rates are as low as

5.00% APR**

Apply today!
soundviewfcu.org
or visit a branch

Sprint to Savings with LoveMyCreditUnionRewards!

Did you know your credit union membership can save you on cell phone service, too? For a limited time, our partnership with the LoveMyCreditUnionRewards program and Sprint is giving you a \$100 cash reward with every new line. Here's how it works:

- 1.** Visit sprint.com or schedule an in-store appointment by calling 1-844-344-6562 to become a Sprint customer. Already a Sprint customer? Skip this step.
- 2.** Register for cash rewards with the Love My Credit Union® Rewards app.
- 3.** Within 6-8 weeks, cash rewards directly deposit into your credit union account!

*APR = Annual Percentage Rate. Subject to credit approval. Your actual rate may vary depending on credit score, age of collateral, and LTV. Loans must be in good standing (not more than 30 days past due) to be eligible for this offer. Loans currently financed with SoundView are not eligible for this offer. Rate subject to change at any time without notice. Offer valid through December 31, 2017. New and used cars model year 2012 or newer qualify for rate reduction. \$1,070 savings based on CUNA Member Benefits Report December 2016. Membership required. Please contact the credit union for additional information.

**APR = Annual Percentage Rate. Rate based on creditworthiness and other factors. Your individual rate may differ from rates quoted above. Contact the credit union for additional information.



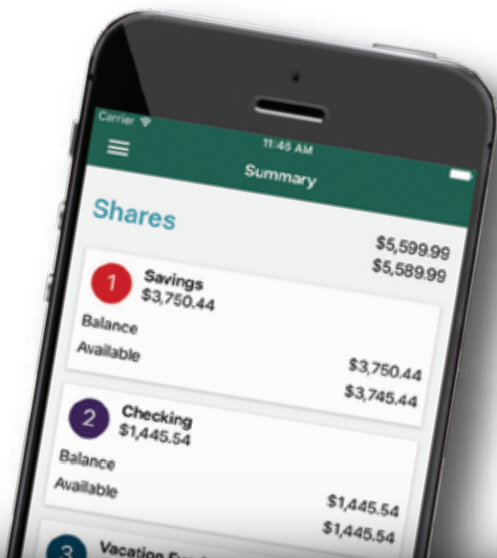
Upcoming Holiday Closings

Please note that all branches of SoundView Financial Credit Union will be closed on the following federal holidays:

- Thursday, November 23 & Friday, November 24 – Thanksgiving Holiday
- Friday, December 22 – Christmas Eve (Observed)
- Monday, December 25 – Christmas
- Friday, December 29 – New Year's Eve (Observed)
- Monday, January 1 – New Year's Day

We look forward to serving you in our branches on the business day immediately following a holiday closure.

Don't forget – just because our doors aren't open doesn't mean you can't easily access your money! Our online and mobile banking tools make conducting financial transactions a breeze – even when our friendly staff isn't in the branch to assist you. **Download our NEW mobile app** in the App Store or Google Play and deposit checks remotely, immediately disable your debit card in the event of fraud, make transfers, locate ATMs, and more.



Student loans, retirement, or your first home: where should your money go?

Saving money for long-term goals ("adult stuff") is tricky. "Experts" tell you to put X dollars away for retirement by Y age, but really everyone's finances are different. Here are a few suggestions to help ensure that your personal financial future stays secure.

Review future plans

What are your priorities? Based on those, buying a home may not even be on your financial radar. Just remember, saving for a home may take a long time. You can always decide you want to buy later, but it could delay your goal by several years.

Compare interest rates

Though student loans won't go away by themselves, interest on federal loans is usually low. If your rate is five percent or less, consider paying smaller amounts every month and re-directing the extra money to another long-term goal.

Save for retirement

Retirement accounts pay off over time; the earlier you invest, the more you'll get later. Open an account now and begin making deposits as early as possible. Even if you can only put away a small amount every month, your future self will thank you.

This article was featured in the BALANCE August e-newsletter. For more on BALANCE Professional Financial Resources, please visit our website at soundviewfcu.org and click Resources > BALANCE Pro Financial Resources.

Mobicint: Powering Our New & Improved Online Banking Experience

If you regularly access your SoundView accounts online, you may have noticed some enhancements to our online banking platform. Here are some of the exciting new features we're pleased to have rolled out to our membership through this upgrade:

- **Account Management** - Real-time transfers, loan payments, cash advances and history.
- **Remote Controls for Cards** - Reduce fraud. Disable and enable debit cards with the touch of a button.
- **Loan Application** - Enhanced online loan application.
- **Review Checks** - View images of cleared checks.
- **Remote Deposit Capture** - Deposit checks remotely from the convenience of your own home, office, or wherever you happen to be!
- **Bill Pay** - Access bill pay from within both mobile and desktop banking.
- **eAlerts** - Set account alerts based on balances, transactions and payment reminders.
- **ATM/Branch Locator** - Find your nearest ATM, branch, or shared branch location.
- **Document View** - Display account statements, receipts, loan forms, and any other document types.
- **Income Tracking** - Track income vs. expenses and rolling daily account balances visually.
- **User Controls** - Change your username, password, email settings, account descriptions, and manage active devices.

Whether you're a regular user, haven't visited your account in a while, or have never accessed online or mobile banking, we encourage you to check out the exciting new changes at soundviewfcu.org or by downloading our mobile app in the App Store or Google Play.



www.soundviewfcu.org

**CONTACT
US TODAY.**

Mailing Address: 14 Research Dr, Bethel, CT 06801

Main Branch: 8 Duracell Dr, Bethel, CT 06801

Telephone: (203) 796-4500

Monday – Friday 8:30am – 5pm

Barden Branch: 200 Park Ave, Danbury, CT 06810

Telephone: (203) 794-8225

Tuesday – Friday 10am – 5pm

Boston Branch: 1 Gillette Park, Boston, MA 02127

Telephone: (617) 463-2709

Monday – Friday 8am – 5pm

Toll Free: 1-800-722-2936

Fax: (203) 791-3225

EFT Routing Number: 221183159

Report a lost/stolen Visa Credit Card:
1-800-237-6211

Report a lost/stolen Visa Debit Card:
1-800-528-2273

Reset Visa Debit Card PIN:
1-877-265-9594