

UNCLE SAM IS GOING ELECTRONIC!

SIGN UP DIRECT DEPOSIT NOW!

If you receive Social Security or other payments from the U.S. government, it's time to start thinking seriously about arranging for Direct Deposit of your payment into a Fitchburg Federal Credit Union account! The Treasury Department will start making all payments online soon, and you'll want to be ready for the transition.

Fitchburg Federal Credit Union: a better way to bank!

If you're a member of Fitchburg Federal, you've made the right choice. More and more people are choosing Fitchburg Federal over the big banks, and it's no wonder! We work for YOU, not Wall Street. That means we can keep rates low and rewards high.

What's more, we're local, headquartered down the street, not across the globe. And, because we know you and we know the neighborhood, we can make quick decisions that help you reach your financial goals quicker.

Help us spread the word about the benefits of Fitchburg Federal membership. Nearly everyone can join – just make an opening deposit of \$25 or more into a share savings account. Come in today, or download a membership application at fitchburgfederalcu.com.



Share in the benefits! Join Fitchburg Federal Credit Union today with just a \$25 deposit!



Time for some home improvements?

Whether you've lived in your home for a short time or a lifetime, there's bound to be changes you'd like or improvements you need.

If that's the case, we can help! Just call, click or come in for a great-rate home improvement loan. There's no better investment.

Let us finance your new home

Today's combination of low mortgage rates and lower real estate costs could make this the perfect time to make that next move. If there's going to be a moving van in your future, call us first. We have home financing rates and terms we know you'll like, and you can even save \$250 in closing costs when you apply online at fitchburgfederalcu.com.

P.S. If it's new wheels you're looking for, we have great rates on AUTO LOANS, too!



Congratulations to our education award winner

Congratulations to Veronica Valladares of Fitchburg, winner of Fitchburg Federal's 11th Annual Higher Education Award. The \$500 award is made each spring to a graduating Fitchburg High School senior. Veronica will be studying at AIC in Springfield, majoring in physical therapy, in the fall.

Fitchburg
Federal Credit Union

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NCUA
This credit union is federally insured by the National Credit Union Administration.