



Farewell and Thank you!

A few months ago I celebrated my fiftieth anniversary working in the financial services industry. I have worked for banks and credit union at various positions during this time, beginning as a part time teller at a bank in New Haven while in high school. I have worked nearly twenty-five years in the Credit Union industry, including over twelve years at Windsor Locks FCU; the last six as the President/CEO. I am retiring from the Credit Union effective December 31, 2018. Wow! Looking back, I am astounded at how the financial services industry has changed in the last fifty years!

During my time as President, the Credit Union has grown by twenty percent, from 49 million in assets to 59 million. We now offer a whole array of new services that weren't even on the drawing board five years ago while still maintaining our strong commitment to the community. Mobile Banking, Mobile Deposit, Same-day ACH payments, Credit Counseling and Debt Management Programs to name just a few of the new services introduced over the last five years. Our capital position remains strong and we will be able to meet the challenges of the future.

My retirement marks a transition for the Credit Union. I am the last of the original Management Team from 2006 to leave. Now, a totally new, but extremely competent group of dedicated Managers will lead the Credit Union into the future. I leave the Credit Union not only in good financial condition but also in capable hands with two experienced employees at the helm: Charla Stetson has been promoted from Vice President of Operations and Member Services to Chief Executive Officer (CEO) and Patricia Javorski has been promoted from Chief Financial Officer to Chief Operating Officer (COO). Please join me in wishing them well. I am confident the Windsor Locks Federal Credit Union will experience continued success in 2019 and into the future.

I am leaving with a sense of pride that I have accomplished the two main goals I set out to do when I began my career – to develop my skills to become a strong leader and to develop those I supervise to also become strong leaders, as well as providing the financial services needed by my customers and members. It has been rewarding to help someone purchase their first car or their first home or to help keep them in their homes during difficult times.

It has been my pleasure to work with the Directors, Management team and Staff during my 12 years at WLFCU. It also has been rewarding to meet and work with so many of our members over the years, first as Loan Manager and later as President/CEO. I want to thank everyone for their support during my tenure at Windsor Locks FCU.

I look forward to the next chapter in my life as I retire to spend more time with my wife, Nanette, and my family and friends at my home away from home on Cape Cod.

Very truly yours.

John E. Franco, Jr.
President

New Leadership from Familiar Names

We are excited to announce two current Windsor Locks Federal Credit Union employees have taken on leadership roles at the Credit Union! Charla Stetson has been with WLFCU since 2011 and has been named Chief Executive Officer. Pat Javorski has been with WLFCU since 2007 and has been named Chief Operating Officer.

"It is an honor to become Windsor Locks Federal Credit Union's CEO. I am fortunate to have had experienced mentors here at the Credit Union and will lead with the knowledge and values they have instilled in me. I am so excited to lead side by side with one of the people I admire most, our COO.

I have worked at WLFCU since 2011. I began my career in finance as a Member Service Representative. In 2012 I was promoted to Member Services Manager. In this role, I managed the Member Service Representatives, deposit products, and credit union security. In 2017 I was promoted to Vice President of Operations and Member Services. In addition to my existing duties, I took on staff training and compliance responsibilities.

I am a graduate of Asnuntuck Community College. I am a lifelong student, currently studying at New England College of Business and Finance and the Center for Financial Training. I am a graduate of the Connecticut Credit Union League's Executive Education program. I am also a certified Financial Counselor.

I am passionate about contributing to the Credit Union Movement. I love my hometown of Windsor Locks and feel fortunate to work closely with the community in my role at WLFCU. Serving members, developing our employees, and ensuring the safety and security of the credit union are my top priorities. I am excited to guide and grow WLFCU for years to come."

– Charla Stetson, *CEO*

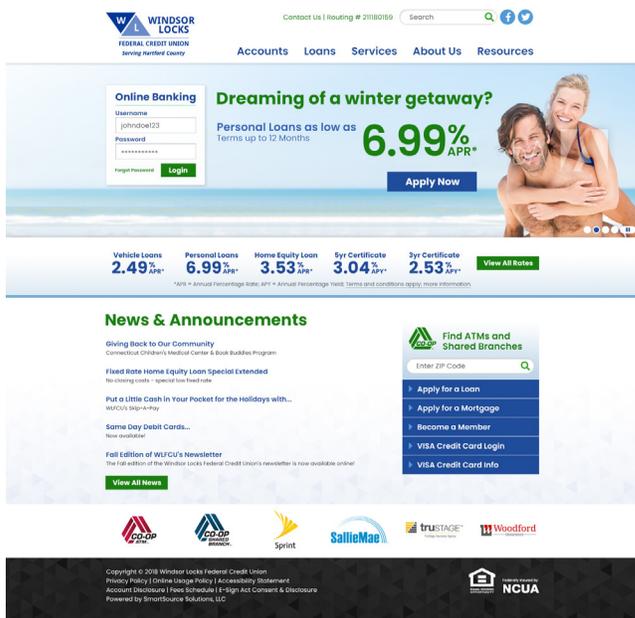
"I am honored and excited to be named the Windsor Locks Federal Credit Union's Chief Operating Officer (COO). Working in a collaborative effort with Charla Stetson, the newly appointed Chief Executive Officer (CEO), we will continue the credit union's success.

My career path was launched as a Teller in the former Suffield Bank, in Windsor Locks, and from there I never looked back; I have always welcomed an opportunity to learn something new. I have 30 years of experience in the financial services industry, including 11 years at Windsor Locks Federal Credit Union. I have been very fortunate along my financial journey to have had numerous managers mentor me and help me grow in this ever-changing industry. Prior to coming to Windsor Locks Federal Credit Union in 2007, I mainly worked in banks in various positions acquiring many facets of the financial operations from opening accounts, closing loans, training and development of staff in the area of customer skills and being a member of the bank's conversion team. After many years in this banking profession, the Credit Union's philosophy of "People Helping People" attracted me to work at Windsor Locks Federal Credit Union in the Accounting department. Windsor Locks Federal Credit Union strongly supports employees that are dedicated to serving the Members and local communities.

I have earned a Bachelor of Science from Springfield College. I have attended the EasCorp ALM and Investment Academy, the Credit Union National Association's Investment School and I am currently completing the Connecticut Credit Union League's Executive Education program.

I look forward to working with the Board and the staff to make Windsor Locks Federal Credit Union the best place to work while keeping our members needs at the forefront."

– Pat Javorski, *COO*



New Year – New Website Features!

An upgrade to the WLFCU website is coming in early 2019. We can't wait to introduce you to our website's new look and feel. For now, we are giving you a sneak preview of what will soon be your new WLFCU website! Here are some new features and improvements we're making for you:

- ADA Accessibility
- Responsive – view adapts to your device
- Search button – find what you're looking for fast
- CO-OP ATM & Shared Branch Locator on the home page
- New Youth page
- Log into Internet Banking from any page

Windsor Locks Dollars for Scholars Scholarships

Windsor Locks Federal Credit Union is committed to helping our younger members achieve lifelong success by providing financial support to two deserving undergraduates attending an institution of higher education.

The Credit Union will be offering two \$500 scholarships through the "Windsor Locks Dollars for Scholars" to two 2019 high school graduates who are planning to attend a 2 or 4 year institution majoring in marketing, accounting, business administration, finance or other business major.

The scholarships will be awarded at the 2019 Senior Awards Night at the Windsor Locks High School. Please see your Guidance Counselor for more information and to apply for the "Dollars for Scholars" Scholarships.



Your Valuables Safe & Sound

Safe deposit boxes at Windsor Locks Federal Credit Union are locked and secured units used to store valuable personal possessions such as jewelry, special documents, etc. Mention this article in the newsletter and get 50% off your first year's rent.* **Act now, rentals may be limited in some sizes!**

**Offer valid through March 31, 2019.*

The Clock is Ticking...Make Your IRA Contribution Today

The time is now to prepare for the future with a Traditional or Roth IRA contribution for 2018. An Individual Retirement Account is one of the first steps you should take to start planning for your retirement. Even if you are young, it's never too early to start!

The IRS allows you until April 15, 2019 to make a 2018 contribution. You can even use your tax refund for this purpose. The Credit Union has great rates on IRA Share Certificates too! Please call Member Services at 860-292-2940 if you have any questions regarding IRAs in general or our IRA products.



In Event of a Winter Storm

For the safety of our members and employees, the Credit Union may delay opening, close early or be closed for the day. Tune in to Channel 3's First Alert Network on the TV or online at wfsb.com or wlfcu.com for the Credit Union's open status.

Remember that we have a night deposit box next to our drive-up ATM. Plus we offer 24/7 online and mobile banking, Bill Payer, Mobile Check Deposit, and telephone audio response.

WLFcu in the Community

In October WLFcu held a toy collection drive to benefit the children at Connecticut Children's Medical Center. In November the Credit Union participated in the Windsor Locks Book Buddies Program and donated books to kindergarten students at North Street School. We believe in giving back and thank our staff and members for all their support in our charitable efforts!



2019 Annual Meeting

The Annual Meeting of Windsor Locks Federal Credit Union will be held at 4:15 p.m., Tuesday, April 23, 2019 in the Credit Union lobby at 516 Spring Street. All members are invited to attend.

**Martin Luther King Jr. Day –
Closed on Monday,
January 21, 2019**

**Presidents' Day – Closed
Monday, February 18, 2019**

Get Your Tax Refund by Direct Deposit

Take advantage of Direct Deposit – the safe, easy and quick way to get both your federal and state tax refunds. All you need is your account number and our routing and transit number (211180159).

www.wlfcu.com

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Loan Department: (860) 292-2950

Audio Response: (860) 627-2850

Fax: (860) 623-3031

Emails: memberservices@wlfcu.com

loans@wlfcu.com

Note that emails are not secure and should not be used to send sensitive information.

