



Hello August!

Newsletter for Members August 2021

News Briefs

Upcoming Closings

We are closed Monday, **September 6th** in observance of Labor Day.

Lobby Hours

Monday: 9:00am to 4:30pm

Tuesday: 9:00am to 4:30pm

Wednesday: 10:00am to 4:30pm

Thursday: 9:00am to 5:00pm

Friday: 9:00am to 4:30pm

Saturday: 9:00am to 12:00pm

Follow us on Facebook

Be the first to know when MembersFirst CT FCU is offering savings and loan specials. We will also post office closings due to inclement weather and other timely announcements.

Good Luck David!

We would like to wish our intern David Nadeau the best of luck in boot camp! It has been a pleasure having you on our team.



Good luck!



MembersFirst CT
FEDERAL CREDIT UNION

MEMBERSFIRST CT NEWS

Ready to Move this Fall?

Rates as low as 2.875%APR

If you're in the market to purchase a home - or looking to refinance your present mortgage - we have a mortgage program that will save you time and money. Call Tina at 203-237-6424 Ext 115

First Mortgages

APR as low as:

15-Year 2.875%

30-Year 3.15%

Second Mortgages

APR as low as:

5-Year 3.50%

15-Year 4.00%

Home Equity Line of Credit (HELOC)

A HELOC is a revolving line of credit that allows you to borrow against your home's accumulated equity.

Discounted to **1.99% APR*** for the first year

Please contact Tina to discuss our low interest rate Home Equity products.

TinaY@MembersFirstCTFCU.com or (203) 237-6424 x115

*Annual Percentage Rate (APR) is a variable rate and will be based on the "Wall Street Journal's" Prime Rate minus 25 basis points. As of 03/16/2020, Prime Rate is 3.25% and the APR is 3.00%. Maximum APR that will apply during the life of this line is 18.00%; Minimum APR is 3.50%.

Personal Loan Special EXTENDED!

Rates as low as 5.99% APR*

Whether you want cash to pay for medical expenses, a new computer, or simply to consolidate other higher-rate debt, come to MembersFirst CT FCU for fast, personal service.

Getting approved for your loan has never been easier. Simply apply online or stop in to fill out a loan application. You will quickly receive an answer for your loan request.

For more information, contact Renee at Renee@MembersFirstCTFCU.com or by phone (203) 237-6424 extension 123.

Rates are subject to change without notice. Maximum unsecured individual limit \$30,000, Comaker \$15,000. Repayment Example: a 2-Year \$5,000 Personal Loan at 6.99% Annual Percentage Rate (APR) will have 24 Monthly Payments of \$222.87, a 5-Year \$10,000 Personal Loan at 9.99% APR will have 60 monthly payments of \$212.45.

WHERE MEMBERS COME FIRST

Identity Theft

What does skimming mean?

A skimmer is a card reader that can be disguised to look like part of an ATM. The skimmer attachment collects card numbers and PIN codes, which are then replicated into counterfeit cards. Skimming is the type of fraud that occurs when an ATM is compromised by a skimmer.

When visiting an ATM, check these parts for:

- Tape and/or sticky glue residue on any part of the ATM
- Bulkiness on the card insert area or the PIN keypad
- Anything hanging from the ATM
- Wiggle the card slot or keypad for loose-fitting attachments



2021 Annual Meeting Tickets on Sale NOW!

When: Thursday, September 30, 2021

Where: Aqua Turf Plantsville, CT

Time: 5:00pm to 9:00pm

Donation:

\$25.00 Member

\$50.00 Nonmember

Nominating Committee:

Robert Conroy, Chairperson

Kathleen Gorman

Christine Webster

The following people have been nominated by the nominating committee for a two-year term on the Board of Directors:

Margarita Ogorzalek, Susan Hammar

Christopher Beale, Sheldon Larsen

It's Your Dream. Make It Happen!

START SAVING TODAY!

Now is the time to start saving for your dreams, whether it be a vacation, college education or a comfortable retirement. For every dream, large or small, MembersFirst offers savings accounts that will help you make that dream come true!

Savings Products

	Rate	APY
Regular Savings:	.03%	.03%

Money Market:

Balance	APY
under 2,500	.03%
2,500 - 9,999	.05%
10,000 - 24,999	.10%
25,000 - 74,999	.15%
75,000 and over	.25%

Certificates of Deposit / IRA Certificates:

Term	Rate	APY
6 Months	.15%	.15%
12 Months	.25%	.25%
18 Months	.25%	.25%
24 Months	.30%	.30%
30 Months	.30%	.30%
36 Months	.35%	.35%
48 Months	.35%	.35%
60 Months	.50%	.50%

Hats off to our Graduates!

Congratulations, graduates, you did it! Whatever your post-high school future holds for you, don't forget that MembersFirst is here support you through every stage of life. Whether you're heading to college, saving for a car, starting new career, or moving out on your own, we'll always be here to help you along the way.

- Checking and savings accounts
- Debit cards
- Credit cards
- Low-rate loan
- Online banking
- Mobile banking app

And More!



For more details about MembersFirst CT FCU products and services, visit www.MembersFirstCTFCU.com or call (203) 237-6424.

Information in this newsletter is accurate as of date of printing and is subject to change at any time without notice.