



Newsletter for Members December 2021

News Briefs

Upcoming Closings

We are closed Saturday, **December 25th** in observance of Christmas.

We are closed Saturday, **January 1st** in observance of New Years Day.

Special Lobby Hours

Friday, December 24th:
9:00am - 1:00pm

Friday, December 31st:
9:00am - 2:00pm

Follow us on Facebook and Instagram!

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

Celebrating Our Team! December Birthdays

Happy Birthday, Tiara!



MembersFirst CT
FEDERAL CREDIT UNION

MEMBERSFIRST CT NEWS

Personal Loan Special

Rates as low as 5.99%APR

If you have a high interest rate personal loan or credit card, you can consolidate into one low rate loan.

You may need money for an unexpected expense, home improvements, a vacation, a MembersFirst personal loan can provide you with the money you need for any situation. With flexible payment options, competitive rates and terms, your loan can be tailored to your needs and lifestyle.

Take a look at the variety of personal loans we offer and find the one that can best help you and your family:

- Home Improvement Loans
- Medical, Surgery, & Dental Loans
- Wedding & Vacation Loans
- Unexpected Expenses & Emergency Loans

Contact Renee to learn more!

Renee@MembersFirstCTFCU.com or (203) 237-6424 x123

*Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan. Approximate monthly payment would be \$43.87 per \$1,000 borrowed at 4.99% for 24 months. Approximate monthly payment would be \$19.33 per \$1,000 borrowed at 5.99% for 60 months. Actual term will vary based on loan amount borrowed.

Holiday Greetings from the CEO

My Team and I would like to take this time to thank you all for your continued support and for making this year great, all while facing many world challenges. We are wishing you all the best this coming holiday season. May every day of your new year be filled with success, happiness and prosperity.

Ed Hogan

CEO

MembersFirst CT FCU



WHERE MEMBERS COME FIRST

Our Mortgage Rates Have Dropped!

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 4.50% 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%.

It's Your Dream. Make It Happen!

START SAVING TODAY!

Now is the time to save, for your dreams, a vacation, or for retirement.

For every goal, large or small, MembersFirst CT FCU offers a savings account that will fit your future.

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%



VISA Credit Card Special

Transfer your existing balances and receive 1.99%APR for 2022!

Are you paying high interest rates on your credit cards? Too many cards in your wallet? Transfer your existing credit card balances and receive 1.99%APR January 1, 2022 to December 31, 2022!

- No Application Fee
- Fixed Rates
- No Annual Fee

Every dollar counts in today's economy. So why pay more than you should? Simply transfer high fee and interest rate credit card balances to the MembersFirst CT FCU VISA. With our lower interest rates, you save money instantly!

APPLY ONLINE: www.membersfirstctfcu.com

To learn more call Renee at
(203) 237-6424 ext. 123

or email at Renee@MembersFirstCTFCU.com



MembersFirst CT
FEDERAL CREDIT UNION

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.