



MEMBERSFIRST CT NEWS

Newsletter for Members February 2021

News Briefs

Upcoming Closings

We are closed Monday, **February 15th** in observance of President's 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: closed until further notice

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.

VISA Credit Card Special! Receive 1.99%APR on Balance Transfers

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, 2021 to December 31, 2021!

- No Application Fee
- Fixed rates
- No Annual Fee

Apply Online at:

www.membersfirstctfcu.com/Loan-Zone/Apply-for-a-Loan

Questions? Give us a call.

Phone: (203) 237-6424 ext. 5

*Rates, terms and conditions are subject to change without notice. Subject to credit approval. Membership Eligibility required. Some restrictions may apply. Rate becomes 9.99%APR.

Consolidate Your Debt Personal Loan Rates start at 7.99% APR*

The beginning of a new year is a great time to make sure you have your finances in order.

Our lending team can help you take a look at your financial picture to see if you are on the right track. Our Member's financial well-being is our #1 priority.

Give Renee a cal today (203) 237-6424 ext. 123

*Rates, terms and conditions are subject to change without notice. Subject to underwriting guidelines. Membership Eligibility required. Some restrictions may apply.



WHERE MEMBERS COME FIRST

GO GREEN. GO PAPERLESS.

Effective 4/1/2021 we will be charging \$2.00 per month for hard-copy statements.

This is done as part of our initiative to go green and move towards paperless billing. We recommend that you switch to e-statements to enjoy an enhanced and convenient experience, which is free of charge.

Seniors (65+) and Members 21 and under, will continue to receive paper statements free of charge.

Steps to Enroll- Online Banking Customers:

- Give us a call (203) 237-6424 ext. 139
- Send an email to CFord@MembersFirstCTFCU.com

Not Signed Up for Online Banking?

- Give us a call (203) 237-6424 ext 139

Did you know that switching to paperless statements could help prevent identity theft resulting from stolen mail?

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 CT FCU offers savings accounts that will help you make that dream come true!

Savings Products

	Rate	APY
Regular Savings:	.03%	.03%
Money Market	Balance	
.03%	under 2,500	
.05%	2,500 - 9,999	
.10%	10,000 - 24,999	
.15%	25,000 - 74,999	
.25%	75,000 and over	

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%

Your Mortgage Center

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. Talk to us first.

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

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

Discounted to 2.50% for the first year then 3.50% variable rate.*

For more information, contact Tina at:

tina@membersfirstctfcu.com or (203) 237-6424 x115

*The APR is variable twice a year and will be established based on and Index value equal if the Prime Rate as published in the Northeastern edition of The Wall Street Journal on the last billing business day in December and June.

Employee Spotlight!

Tina - AVP of Lending

Has been with MembersFirst since 2007.

Please contact Tina for mortgage, Home Equity and Visa Credit Card needs.



Email:
tinay@membersfirstctfcu.com

Telephone:
203-237-6424 Ext 115

