

HELLO 2021

HAPPY NEW YEAR!

MEMBERSFIRST CT NEWS

Newsletter for Members January 2021

News Briefs

Upcoming Closings

We are closed Monday, **January 18th** in observance of MLK's Birthday.

We are closed Monday, **February 15th** in observance of President's Day.

Meriden 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

Wallingford Lobby Hours

Wallingford will go back to normal lobby hours effective Monday January 11th.

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. Then rate becomes 9.99%APR

Holiday Greetings from the CEO

As we begin the New Year, we want to take this time to thank you for being a loyal Member of our Credit Union. From all of us at MembersFirst CT FCU, we wish you a year of peace, happiness and many blessings.

Ed Hogan

CEO

MembersFirst CT FCU



**WHERE MEMBERS
COME FIRST**

Government Stimulus Payments

During the next few weeks, qualifying members will be receiving stimulus payments from the Government to their credit union account.

As we anticipate heavy call volumes regarding stimulus payments we ask you to utilize the following services;

- Log in to your online or mobile banking
- Use one of our many convenient ATMs
- Call 203-237-6424 and select option Quick Teller

Mobile Check Deposit

There is no cost to use this deposit selection, making Mobile Check Deposit a useful alternative to visiting the branch.

As a reminder please follow these instructions to avoid your deposit from being rejected:

- Endorse back of check
- Write "For Mobile Deposit Only"
- Add your account number

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

Regular Savings:	Rate	APY
	.05%	.05%
Money Market	Balance	
.05%	under 2,500	
.10%	2,500 - 9,999	
.15%	10,000 - 24,999	
.25%	25,000 - 74,999	
.35%	75,000 and over	

Certificates of Deposit / IRA Certificates:

Term	Rate	APY
6 Months	.30%	.30%
12 Months	.45%	.45%
18 Months	.45%	.45%
24 Months	.50%	.50%
30 Months	.50%	.50%
36 Months	.65%	.65%
48 Months	.65%	.65%
60 Months	.90%	.90%

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 an Index value equal to 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 Announcement!

Welcome Back Renee Fjeldal

Renee Fjeldal has returned to the Credit Union as our Loan Officer.

Please join us in welcoming Renee back to our credit union family.



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.