



# MEMBERSFIRST CT NEWS

## Ready to Move this Spring?

**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 **2.50%** for the first year\*

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

[tina@membersfirstctfcu.com](mailto:tina@membersfirstctfcu.com) or (203) 237-6424 x115

\*The Interest Rate is variable and changes twice a year and will be established based on and 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.

## Personal Loan Special | May and June

**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'll quickly receive an answer to your loan request.

For more information, contact Renee at [Renee@membersfirstctfcu.com](mailto:Renee@membersfirstctfcu.com) or by phone at (203) 237-6424 x123.

\*Annual Percentage Rates (APR) and terms may vary depending upon credit qualifications. Rates are subject to change at any time. Minimum credit score required to qualify for this loan. 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. Offer valid until June 30, 2021.

Newsletter for Members May 2021

## News Briefs

### Upcoming Closings

We are closed Monday, **May 31st** in observance of Memorial 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.



# WHERE MEMBERS COME FIRST

## Auto Loan Rates as low as 2.90%APR

When buying a new vehicle, it's easy to get caught up in the excitement and forget about getting the most for your money. Chances are, if you don't have your financing set up before walking into the dealership, you may find yourself spinning your wheels at the negotiating table.

There's a better route to follow. We can help you finance the vehicle of your choice with monthly payments that fit your budget. Whether you are buying a new or used auto, truck or van. We'll set you up with a competitive rate to help ensure your vehicle is a money-smart purchase.

Get Pre-Approved Today at [www.membersfirstctfcu.com](http://www.membersfirstctfcu.com)

## Auto Loan Rates start at 2.90%APR

Refinancing a car loan could help you save money in the long run. Give it extra-serious thought if your financial situation has improved or interest rates have dropped since you took out your current loan.

## 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

	<b>Rate</b>	<b>APY</b>
<b>Regular Savings:</b>	.03%	.03%

#### Money Market:

<b>Balance</b>	<b>APY</b>
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:

<b>Term</b>	<b>Rate</b>	<b>APY</b>
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%

## Employee Spotlight

### Becky - Meriden Branch Manager

Has been with MembersFirst since 2007.

Please contact Becky at 203-237-6424 Ext 117 or [becky@membersfirstctfcu.com](mailto:becky@membersfirstctfcu.com) for any questions or concerns you may have.



## Be Aware!

### Credit Card Skimming

#### 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



**MembersFirst CT**  
FEDERAL CREDIT UNION

For more details about MembersFirst CT FCU products and services, visit [www.MembersFirstCTFCU.com](http://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.