



Newsletter for Members September 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.

Celebrating Our Team! September Birthdays

Becky



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%.

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

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

WHERE MEMBERS COME FIRST

IMPORTANT NOTICE: Automated Debits and Credits

The credit union receives and posts your Automated Debits and Credits on a daily basis. These are your Direct Deposits and consists of both Deposits and Payments on loans to us from other financial institutions.

Many of these transactions are being set up with the wrong account numbers and are being rejected.

Due to these errors, the credit union has to manually research the correct account number and adjust them so they will post correctly. Unfortunately, the volume has become too large to manually correct all the individual entries.

When setting up your Direct Deposits / Payments please include your name and use your complete account number when entering your information, such as account number 123456-7-70 should be entered as 123456770. Please also include the suffix number (i.e., 00=savings, 70=checking, 36=auto loan, etc.). Also, it is important to indicate the correct account type when completing the information, checking, savings, HSA, etc. Please note that HSA accounts should be listed as a checking account.

If you select savings account for the account type but enter your checking account suffix it will be rejected. If you have any questions when setting up ACH items please contact a member service rep for help (203) 237-6424 ext 5.



It's Your Dream. Make It Happen!

START SAVING TODAY!

Whatever your financial goals, MembersFirst CT FCU is here to help you achieve those goals. Check out our savings rates that will help you jumpstart your road to financial success.

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%

Back-to-School

Time to start saving for the future

Programs for All Ages

Level 1 (0-12 years old)

Savings Accounts

- The Credit Union will contribute \$5.00 towards the opening deposit of a new share account for a new member 0-12 years old. The Credit Union offers a Children's Custodial Account, under the Uniform Gift to Minors Act.

Level 2 (13 - 15 years old)

- Level 1 benefits, PLUS...
- Christmas Club and Vacation Accounts

Level 3 (16 - 18 years old)

- Levels 1 & 2 benefits, PLUS...
- Checking Account - No Fees or minimum balance required
- Free Debit Card - Reimbursement of all foreign ATM surcharges.
- Free Checks (up to 100 per year)
- Student Visa Card with co-signer (up to \$1,000.00)

Level 4 (19-22 years old)

- Levels 1, 2 & 3 benefits, PLUS...
- All others services of the Credit Union



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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.