

Hello
AUGUST

Newsletter for Members August 2022

News Briefs

Upcoming Closings

We will be closed Monday, September 5th
in Observance of Labor Day

Do not forget to utilize our other
services when the Credit Union
is closed!

- ATM
- Night Depository
- Internet Banking
- Mobile Banking
- Remote Deposit Banking
- Quick Teller

Questions about these services?
Give Member Service a Call!
(203) 237-6424 ext. 5



MEMBERSFIRST CT NEWS

Auto Loan Rates Start at 3.25%APR

Do you have a lease coming due in the next couple of months?
NOW is the time to take action! The auto market is crazy and the
vehicles are being sold for much more than their value.

“The generous incentives leasing companies used to give to bring
down the price of leases have been disappearing as auto
inventories have dwindled. Purchase prices are set at the
beginning of a lease term, meaning the cars whose leases are
coming up for expiration now are selling at pre-pandemic prices,
offering the rare opportunity to profit from an auto lease.” – Yahoo
Money

Don't waste any time! Call and get your pre- approval today!

Call Renee@ 203-237-6424 ext. 123 or email
Renee@membersfirstctfcu.com and get pre- approved for a loan
to buy out your lease.

Access Your Visa Credit Card Online!

Visit our website and sign up for online access (pay bill, set up
alerts,view history).

It is located under Services Tab>Visa Inquiry>Enroll Now

Sign up today: ezcardinfo.com

Looking to apply for a MembersFirst CT FCU credit card?
visit: www.membersfirstctfcu.com/Loan-Zone/Visa-Credit-Cards



WHERE MEMBERS COME FIRST

Fraud Tip!

Be Aware of Phishing

Phishing is the use of emails or phone calls to trick recipients into providing personal or sensitive information that is then used to access their online accounts. Look out for these common telltale signs: emails or phone calls with offers that seem too good to be true, or conversely, threats with urgent requests for information; emails with hyperlinked text that differs from the destination URL; emails with unexpected attachments; and emails from unrecognized senders.

If you see any of these signs, alert your institution through another, previously established channel, such as by calling a known phone number. You might employ spam filters to help reduce phishing emails.

The Credit Union would never ask for personal information via email or telephone.

1. Keep your contact information up to date
2. Create the strongest possible passwords
3. Protect your devices
4. Enable biometrics (fingerprint sign- on or facial recognition)
5. Know the red flags that signal a scam



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	.20%
10,000 - 24,999	.25%
25,000 - 74,999	.30%
75,000 and over	.45%

Certificates of Deposit / IRA Certificates:

Term	Rate	APY
6 Months	.35%	.35%
12 Months	.45%	.45%
18 Months	.60%	.60%
24 Months	.60%	.60%
30 Months	.70%	.70%
36 Months	.85%	.85%
48 Months	1.10%	1.11%
60 Months	1.25%	1.26%



Fee Schedule Changes as of August 1, 2022

- Stop Payments \$25
- Legal/Levy \$75
- Title Processing fee \$45
- Duplicate Title Fee \$25
- Mortgage Release Fee \$60
- Loan Extension-1 month \$25
- Check Order-Free New Account First Order
- Check Order-Free 62 and over
- Check Order-Free 21 and under

Questions? Call (203) 237-6424



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.