



Hello December

Newsletter for Members December 2022

## News Briefs

### Upcoming Closings

We will be closed Monday, December 26th in Observance of Christmas Day.

We will be closed Monday, January 2nd in Observance of New Years Day.

### Holiday Raffle Basket - Guess to Win!

Come to our branches and guess how many Hershey's kisses in a jar. The member coming closest will win a Holiday gift basket. Drawing will take place December 22nd. Winner need not be present.



### 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

## Member Appreciation

Interest Rate Bonus Dividend for all checking account holders.

- .25% return on average balance in checking account
- One time deposit will be posted to checking account as of December 31, 2022

Discounted HELOC Rate on Existing HELOC

- WSJ Prime 7.0%
- As of January 1, 2023 rate changes from 3.75% to 6.75% (prime minus 0.25%) on existing HELOC's
- **Special- First 6 months of 2023 rate at 5.50%**

## Holiday Greeting from the CEO

Reflecting on 2022, I feel a great sense of gratitude for our members and our employees. Entrusting a financial partner is an important decision. And you've put that trust in us. We do our best every day to demonstrate that your financial wellness and success are our number one priority.

MembersFirst Federal Credit Union will continue to strive for excellence in delivering the level service our members deserve and expect. As we look forward to 2023, your credit union is gearing up to provide you even greater enhancements and offerings that will make your life easier.

I want to thank you and wish you and yours a happy, healthy and prosperous new year. As we move into 2023 together, know that you're our most important asset.

Ed Hogan  
CEO  
MembersFirst CT FCU



# WHERE MEMBERS COME FIRST

## Fraud Alerts!

“CashApp, Venmo, and Zelle may be convenient, but they don’t offer fraud protection like Mastercard and Visa” - Consumer Reports

### Tips to keep away from P2P frauds:

- Check the fraud protection policies of the chosen P2P app. Learn about what protections are available and how you can be reimbursed in the event you become a victim.
- Be careful of businesses accepting payments only via P2P apps.
- Connect your app to your credit card and not your bank account and debit card. A credit card has better protection when you do not receive the services and products.
- Verify the chosen recipient’s details
- Do not send and accept P2P payments from strangers.

## Mobile Banking Instructions

1. Access MembersFirst CT Federal Credit Union main website
2. Click on “Services” tab
3. Select “Mobile Banking”
4. Select “OK” when the box appears to be directed to mobile banking website
5. To save the Mobile Banking website page to your smart phone/tablet device locate the option “Add to Homescreen”
6. Once added to Home Screen the mobile banking page will appear as an app icon and the Mobile

Banking will remain on your phone for easy accessibility

## 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

	<b>Rate</b>	<b>APY</b>
Regular Savings:	.05%	.05%

Money Market:

<b>Balance</b>		<b>APY</b>
under 2,500		.05%
2,500 - 9,999		.20%
10,000 - 24,999		.30%
25,000 - 74,999		.40%
75,000 and over		.55%

Certificates of Deposit / IRA Certificates:

<b>Term</b>	<b>Rate</b>	<b>APY</b>
6 Months	1.00%	1.01%
12 Months	1.25%	1.26%
18 Months	1.35%	1.36%
24 Months	1.35%	1.36%
30 Months	1.40%	1.41%
36 Months	1.40%	1.41%
48 Months	1.50%	1.51%
60 Months	1.30%	1.31%



## Making Strides Against Breast Cancer

*We're proud to announce that with your help we were able to raise \$750 in donations for the American Cancer Society in support of Making Strides Against Breast Cancer. Thank you to everyone who donated, we can't wait to raise even more money next year!*



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.