



Newsletter for Members November 2022

News Briefs

Upcoming Closings

We will be closed Friday, November 11th in Observance of Veteran's Day.

We will be closed Thursday, November 24th in Observance of Thanksgiving Day.

November Birthdays

Jennifer



Holiday Club Funds will be dispersed November 1st!

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 3.50%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.

Home Equity Line of Credit (HELOC)

2.50% APR for the first 12 months!*

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. 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 9/1/2022, Prime Rate is 6.25% with an APR of 5.75%. Maximum APR that will apply during the life of this line is 18.00%; Minimum APR 3.50%.

WHERE MEMBERS COME FIRST

Thank you to everyone who attended our Annual Meeting!



CD special thru November 30th 3.0%APY for 24 months*



*Minimum to open \$500
*Early closeout penalty applies

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

	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%



Bagel Day

Meriden Pulic School Staff were provided bagels on International Credit Union Day!



MembersFirst CT
FEDERAL CREDIT UNION

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.