



Newsletter for Members August 2023

News Briefs

Upcoming Closings

We will be closed Monday, September 4th in observance of Labor Day.

Getting ready for the 2023-2024 school year?

Remember, your credit union is here for all your financial needs! Reach out today for support and assistance. Let's make this academic year a success together!

To receive our news, promotions and special rates please supply MembersFirst CT FCU with your email address.

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
FEDERAL CREDIT UNION

MEMBERSFIRST CT NEWS

Home Equity Line of Credit (HELOC) 2.50% APR* for the first 12 Months!

Are you in need of funds for a major home renovation, college tuition, or unexpected expenses? Consider tapping into the equity of your home with a Home Equity Line of Credit (HELOC) from MembersFirst CT FCU.

With a HELOC, you can access funds as needed, up to a predetermined credit limit, using the equity in your home as collateral. This type of loan typically offers lower interest rates than other types of credit, making it a smart financial option for many homeowners.

We offer competitive rates and flexible repayment terms to suit your individual needs. If you are interested in learning more about a Home Equity Line of Credit, please visit our website or stop by one of our branches to speak with a loan officer.

tinay@MembersFirstCTFCU.com or (203) 237-6424 x115

*Promotional Annual Percentage Rate (APR) of 2.50% is fixed for the first 12 full billing cycles. After fixed rate promotional period, the APR is a variable rate based on the Wall Street Journal's Prime Rate minus .25%. As of 03/23/2023, Prime Rate is 8.50% with an APR of 8.25%. The minimum APR for the life of this line, after the first 12 full billing cycles is 3.50%; maximum is 18%.

Visa Credit Card-EZ Card Access

For quick and easy access to your visa credit card, sign-up for EZ Card Access through our website at membersfirstctfcu.com>Services>Visa Inquiry>Enroll Now

Register for online access to your account so you can:

- Analyze your spending
- Review your statements
- Pay bills online
- Dispute Transaction

WHERE MEMBERS COME FIRST

Did You Know - Home Equity Line of Credit

Did you know that MembersFirst CT FCU offers an exceptional benefit for homeowners looking to tap into their home's equity? With our Home Equity Line of Credit (HELOC) offer, we go the extra mile to support our members. Here's the exciting part: when you take advantage of our HELOC, we'll cover all your closing costs! That means you can access the funds you need without worrying about additional expenses typically associated with such financial products.

Here's how it works: as long as you keep your Home Equity Line of Credit open for a minimum of two years, MembersFirst CT FCU will take care of those closing costs for you. This incredible offer provides you with the financial flexibility to accomplish your goals, whether it's home improvements, debt consolidation, education expenses, or any other financial need.

So, if you're a homeowner looking to leverage your home's equity without the burden of closing costs, MembersFirst CT FCU is the credit union to turn to. Join us today and enjoy the benefits of a caring and supportive financial institution that always puts its members' interests first. Your dreams and aspirations are closer than ever with our Home Equity Line of Credit offer!

Start Saving Smarter Today!

Discover Our Competitive Rates at MembersFirst CT FCU

Whether you're saving for a dream vacation, your future retirement, or any other goal - the time to start is now.

We understand that everyone's savings needs are unique. That's why we offer a range of savings accounts designed to help you reach your goals, no matter how big or small they may be.

	<u>Rate</u>	<u>Yield</u>
Regular Savings:	.05%	.05%
Money Market	<u>Balance</u>	
	.05%	under 2,500
	.50%	2,500 - 9,999
	.75%	10,000 - 24,999
	1.50%	25,000 - 74,999
	2.00%	75,000 and over

	<u>Rate</u> *	<u>Yield</u>
IRA Money Market:	.25%	.25%

Certificates of Deposit / IRA Certificates:

<u>Term</u>	<u>Rate</u> *	<u>APY</u>
6 Months	1.00%	1.01%
12 Months	3.50%	3.56%
18 Months	1.35%	1.36%
24 Months	1.40%	1.41%
30 Months	1.40%	1.41%
36 Months	1.40%	1.41%
48 Months	1.50%	1.51%
60 Months	1.30%	1.31%





87TH ANNUAL Meeting

Come and celebrate the 87th Annual Meeting of MembersFirst CT FCU! Get ready for an exciting night filled with gaming delights, delectable food and beverages, and wonderful camaraderie.

October 19th, 2023

5 PM - 8 PM
Aqua Turf Club
556 Mulberry Street
Plantsville, CT 06479

\$25.00 MEMBER | \$50.00 NON-MEMBER

TICKETS ARE NON-REFUNDABLE



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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.