

# MEMBERSFIRST CT NEWS

HELLO  
\* December \*

Newsletter for Members December 2023

## News Briefs

### Upcoming Closings

We will be closed Monday, December 25th in observance of Christmas Day.

We will be closed Monday, January 1st in observance of New Year's Day.

### Enter to Win a Holiday Basket!

Visit any of our branches and take a guess at the number of chocolates in the holiday jar for a chance to win an enchanting holiday basket.



### Home Equity Line of Credit (HELOC) Notice

Effective 1/1/2024, Legacy HELOC rate will be 7.50%.



## Home Equity Line of Credit (HELOC) 3.50% APR\* for the first 12 Months!

Are you in need of funds for a major home renovation, college tuition, or unexpected expense? 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](mailto:tinay@MembersFirstCTFCU.com) or (203) 237-6424 x115

\*Promotional Annual Percentage Rate (APR) of 3.50% 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 09/01/2023, Prime Rate is 8.25% with an APR of 8.00%. The minimum APR for the life of this line, after the first 12 full billing cycles is 3.50%; maximum is 18%.

## Visa Balance Transfer Special 2.99 APR\* for the first 12 Months!

- ★ Savings Galore: With a low 2.99% APR, you'll be saving big on interest payments, giving you more financial flexibility.
- ★ Stress-Free Spending: Take advantage of this special rate to make those purchases you've been eyeing without the worry of high-interest charges.
- ★ Build Your Credit: Responsible use of your Visa Balance Card during this promotional period can contribute positively on your credit score.
- ★ Celebrate Your Milestones: Whether it's a special purchase, a vacation, or a treat for yourself, now is the time to celebrate your achievements with this exclusive offer.

# WHERE MEMBERS COME FIRST

# Holiday Message

As we approach the close of another eventful year, I find myself reflecting on the incredible journey we've shared as a credit union community. It's a moment to express my heartfelt gratitude for the support, dedication, and resilience each of you has demonstrated.

This holiday season, I wish you and your loved ones an abundance of joy, warmth, and cherished moments. Whether you are surrounded by family, connecting with friends, or finding solace in quiet reflections, may the spirit of the holidays fill your heart with happiness.

Looking ahead to the upcoming year, I am excited about the opportunities that lie ahead for our credit union. We remain dedicated to enhancing your banking experience, offering innovative solutions, and ensuring your financial well-being is at the forefront of everything we do.

MembersFirst CT FCU is more than a financial institution; it is a community of individuals working together toward shared goals. Thank you for being an essential part of our credit union family. Your trust and loyalty are the driving forces behind our achievements. I wish you a Merry Christmas, Happy Holidays, and a New Year filled with prosperity, good health, and exciting possibilities.

Warm regards,

Ed Hogan  
CEO, MembersFirst CT FCU

## 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>
<b>Regular Savings:</b>	.05%	.05%
<b>Money Market</b>	<b><u>Balance</u></b>	
	.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>
<b>IRA Money Market:</b>	.25%	.25%

**Certificates of Deposit / IRA Certificates:**

<u>Term</u>	<u>Rate</u> *	<u>APY</u>
6 Months	4.50%	4.59%
12 Months	4.50%	4.59%
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%

## Thank You For Your Support

As we reflect on the past year, we extend our deepest gratitude for your unwavering support in building a stronger community.

Together, we've made a significant impact on various Meriden and Wallingford nonprofits, including:

- Kiwanis Food Drive
- Meriden Little League Sponsorship
- American Cancer Society (ACS)
- The Cove for Grieving Children
- The Sisters' Project
- Project Graduation
- Meriden Puerto Rican Festival Sponsorship
- Choate Pickleball Sponsorship
- Humane Society Rescue
- Adopt a Family
- And many more...

Thank you for being the driving force behind these impactful initiatives. Here's to another year of making a difference together!



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.