

HELLO
JANUARY

Newsletter for Members January 2023

News Briefs

Upcoming Closings

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

We will be closed Monday, January 16th in Observance of Martin Luther King Jr. Day.

Holiday Raffle Basket Winners



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

Personal Loan Special 5.99% APR*

If you have a high interest rate personal loan or credit card, you can consolidate into one low rate loan.

- Home Improvement Loans
- Medical, Surgery, & Dental Loans
- Wedding & Vacation Loans
- Unexpected Expenses & Emergency Loans

Contact Renee to learn more!

Renee@MembersFirstCTFCU.com or (203) 237-6424 x123

*Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan. Approximate monthly payment would be \$43.87 per \$1,000 borrowed at 4.99% for 24 months. Approximate monthly payment would be \$19.33 per \$1,000 borrowed at 5.99% for 60 months. Actual term will vary based on loan amount borrowed.

Offer ends January 31st.



24 month CD special
for 3.50% APY

Holiday Greeting from the CEO

As we begin the New Year, we want to take this time to thank you for being a loyal Member of our Credit Union. From all of us at MembersFirst CT FCU, we wish you a year of peace, happiness and many blessings.

Ed Hogan
CEO
MembersFirst CT FCU



WHERE MEMBERS
COME FIRST

Importance Notice: ACH(Automated Clearing House)

The Credit Union receives and posts automated debits and credits on a daily basis. These consist of direct deposits, payments, loan payments and any electronic generated transfers.

Many of these accounts are being set up with the wrong account number and are being rejected. Due to the volume of the rejected items, the Credit Union will no longer manually post these items to an account.

It is important to provide the correct account information for any electronic debits or credits.

When setting up your Direct Deposits/Payments, please include your name and use your complete account number, such as account number 123456-7-70 should be entered as 123456770. Please be sure to include the suffix number(i.e.,00=savings,70=checking,36=auto loan, etc.). Also, it is important to indicate the correct account type when completing the information whether it be a checking, savings,HSA, etc. Please note that HSA accounts should be listed as a checking account. If you select savings account for the account type but enter your checking account suffix it will be rejected.

Should you have any questions regarding your correct account number please call 203-237-6424.

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:	.05%	.05%

Money Market:

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

Certificates of Deposit / IRA Certificates:

Term	Rate	APY
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%



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



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.