



HELLO  
*may*

# 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](mailto: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 8.00% with an APR of 7.75%. The minimum APR for the life of this line, after the first 12 full billing cycles is 3.50%; maximum is 18%.

## Teacher Appreciation Month!

Attention all teachers! May is Teacher Appreciation Month and we want to show our gratitude for all that you do. As a token of our appreciation, we will be giving away a special gift to all teachers who are members of our credit union.

We understand the incredible dedication and hard work that goes into being a teacher, and we want to acknowledge the impact you have on the lives of your students.

To receive your gift, simply visit our Meriden Branch during the month of May. We hope this small gesture will serve as a reminder of how much we value and appreciate the important work that you do. Thank you for all that you do, and happy Teacher Appreciation Month!

WHERE MEMBERS  
COME FIRST

Newsletter for Members May 2023

## News Briefs

### Upcoming Closings

We will be closed Monday, May 29th in observance of Memorial Day.

*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**



# Join us for Member Appreciation Day on May 17th!

Mark your calendars! We're excited to announce that we'll be hosting a Member Appreciation Day on May 17th from 2:30-4:30pm. To show our appreciation for your membership, we're bringing in the Rogue Coffee Truck to serve up complimentary coffee and smoothies for all attendees.



This is a great opportunity to meet and connect with fellow members of our credit union while enjoying some delicious treats. We're grateful for your loyalty and support, and we hope you'll join us for this fun and tasty event. See you on May 17th!

## Share Certificate Special: 4.59% APY 12 and 18 months

For a limited time, we're offering an APY of 4.59% on 12 and 18-month Share Certificates. This is a great way to lock in a competitive rate and watch your savings grow over time.

With a Share Certificate, you can enjoy the security of a fixed rate and the flexibility to choose the term that works best for you. Plus, our credit union is federally insured, so you can rest easy knowing your investment is protected.

## 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.



	Rate *	Yield
<b>Regular Savings:</b>	.05%	.05%
<b>Money Market</b>	<b>Balance</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

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

### Share Certificates / IRA Certificates:

Term	Rate*	APY
6 Months	1.00%	1.01%
12 Months	4.50%	4.59%
18 Months	4.50%	4.59%
(Rate Special until 5/30/2023)		
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%

## Mother's Day Basket Drawing!

Attention moms! As Mother's Day approaches, we want to give you a chance to win a special Mother's Day basket filled with goodies just for you.



To enter, simply visit one of our branches and fill out an entry form. This giveaway is exclusively for moms, so don't miss your chance to spoil yourself or another deserving mom in your life.



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.