



Newsletter for Members November 2023

News Briefs

Upcoming Closings

We will be closed Saturday, November 11th in observance of Veterans Day.

We will be closed Thursday, November 23rd in observance of Thanksgiving Day.

We will be open Friday, November 24th 9:00AM to 12:00PM.

Birthdays

Jennifer



87th Annual Meeting

Thanks to all our dedicated members and employees for making our 87th Annual Meeting a success. Your participation and support are invaluable, and we look forward to continued collaboration and growth. You're an essential part of our journey.



MEMBERSFIRST CT NEWS

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 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 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 Transactions

WHERE MEMBERS COME FIRST

NOTIFICATION - ACH INFORMATION AND SETUP

Providing incorrect account information will result in a rejected ACH. The items will not post to the account.

On payday, when your paycheck is automatically deposited, it is called an ACH deposit. When you pay a bill on line or set your mortgage or car loan to automatically pay on a particular day, that is an ACH payment.

ACH (Automated Clearing House Network) can be known by many names; Direct Deposit, direct pay or electronic check. ACH services handle everything from Social Security and salaries to mortgage, credit card payments and more.

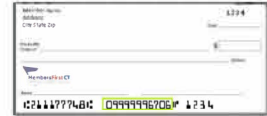
There are TWO things you will need when setting up an incoming or outgoing ACH transaction with MembersFirst CT FCU (MFCTFCU): 1. Our routing number (211177748) 2. Account Number (Checking or Savings)

If you want the transaction to post to your primary savings account, use your full member number with suffix (00), and select "Savings" as the type of account on the ACH form you are filling out. For example, if your member number is 999999-6 you would use 999999600 for your primary savings account.

If your ACH transaction is a deposit or withdrawal from your checking account, you **MUST** use the MICR (magnetic ink character recognition) code that is the middle section of numbers located at the bottom of your printed check.

This number is assigned to your individual checking account. You will also want to select "Checking" as the type of account on the ACH form you are filling out. If you do not have any checks for this checking account, contact the credit union for the correct checking account number to submit.

As always if there is any concern or question, please feel free to contact us at (203) 237-6424 or by email info@membersfirstctfcu.com



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 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
Regular Savings:	.05%	.05%
Money Market	Balance	
	.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
IRA Money Market:	.25%	.25%

Certificates of Deposit / IRA Certificates:

Term	Rate*	APY
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%



Meriden Humane Society Rescue - We Need Your Help!

Help us support Meriden Humane Society Rescue and make a difference in the lives of animals in need! Drop your donations off at our Meriden or Wallingford Location. OR visit meridenhumanesocietyrescue.com and click on "Donate" to contribute essential items for their shelter directly from Amazon and Chewy.

Top 10 Items:

1. Paper Towels
2. Bleach
3. Garbage Bags - XL "Contractor" bags or tall kitchen sized
4. Lysol/disinfecting wipes
5. Latex/nitrile gloves
6. Laundry or dish detergent
7. Purina Cat or Kitten Chow
8. Canned cat food (any brand/variety)
9. Purina ProPlan "Savor" canned and dry dog food
10. Meat flavored baby food



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.