



Newsletter for Members August 2023

News Briefs

Upcoming Closings

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

Birthdays

Becky



CD SPECIALS

6-Month CD Special
4.50% Interest Rate 4.59% APY

12-Month CD Special
4.50% Interest Rate 4.59% APY

Rates subject to change at any time

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

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 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 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%.

Welcome Back to School!

Greetings to all the fantastic teachers and students! As the school bells ring once again, MembersFirst CT FCU is thrilled to welcome you back.

We're here to support your academic journey with tailored financial solutions and resources that make this school year the best one yet.



WHERE MEMBERS COME FIRST

Important Notice Regarding Credit Card Fraud and Response

Your financial security is our top priority at MembersFirst CT FCU. We want to draw your attention to a vital matter that requires immediate action to ensure the uninterrupted functionality of your credit card. We have recently noticed that some of our valued members are not responding to important communications from Visa Fraud. These messages are specifically designed to alert you regarding potential fraudulent activity on your credit card. Your timely response to these alerts is crucial. Ignoring these communications could lead to disruptions in the usage of your credit card. While our dedicated team, is here to support you, it is important to note that we cannot initiate contact on your behalf.

To ensure the continued security and seamless operation of your credit card, we urge you to:

1. Respond Promptly: Follow Visa Fraud instructions immediately.
2. Stay Alert: Monitor emails from fraudservicecenter@membersfirstctfcu.com, text alerts from 86975 and respond to calls from 855-921-1602 and 855-961-1602.
3. Make certain the credit union has your up to date contact information (email, cell phone and home phone number) to receive all Visa alerts.

Thank you for your attention to this matter. If you have any questions or concerns, please do not hesitate to contact us directly.

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
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%



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 19, 2023

\$25.00 MEMBER \$50.00 NON-MEMBER	5 PM - 8 PM Aqua Turf Club 556 Mulberry Street Plantsville, CT 06479
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TICKETS ARE NON-REFUNDABLE



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.