



Newsletter for Members March 2024

## News Briefs

### Stay up to date with MembersFirst!

Be sure to sign up for our emails to stay up to date with what's happening at the Credit Union!

### Save the Date - Annual Meeting

Our Annual Meeting will be held Wednesday, October 16, 2024

### Save the Date - Shred Day

Shred day will be held Saturday, June 8th.

### March Birthdays

Cathy  
Tina  
Renee  
Amber



### Visa Balance Transfer Special

2.99% APR\* now through 12/31/2024



# 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 an 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 02/01/2024, 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%.

## Member Appreciation Winner

Thank you to everyone who stopped by our branches last month.

Congratulations Bridgette Naaman!



# WHERE MEMBERS COME FIRST

# Car Lease Buyout Tips

Considering buying out your leased vehicle? It's a significant financial decision, and at MembersFirst CT FCU, we're dedicated to helping you navigate it with confidence. Here's a more detailed look at how our credit union can support you through the lease buyout process:

**Exclusive Financing Solutions:** As a member of MembersFirst CT FCU, you gain access to exclusive financing options tailored to your needs. Our competitive rates and flexible terms ensure you get the best deal possible.

**Transparent and Trustworthy Service:** Trust is at the core of our relationship with our members. When you choose to finance your lease buyout through MembersFirst CT FCU, you can expect transparent terms, no hidden fees, and a seamless experience from application to closing.

**Community Commitment:** By financing with us, you're not just a customer – you're part of a supportive community. We take pride in serving our members and strengthening our local community through financial education, outreach programs, and personalized service.

Ready to take the next step towards owning your leased vehicle? Contact us today to learn more about our financing options and how we can help you achieve your automotive ownership goals.

## 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.

	<u>Rate</u>	<u>Yield</u>
<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

	<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%

## The Robert H. Hart Memorial Award

This \$5,000 annual award is for outstanding high school seniors heading to a 2 or 4-year college in the fall, showcasing leadership, commitment to community improvement, and scholastic excellence.

**Key Details:**

**Eligibility:** Open to active credit union members with financial need.

**Awards:** Three winners can receive either \$2,500, \$1,500, or \$1,000.

**Deadline:** Apply by March 31st.

**Act Now!**

Submit your application by March 31st and unlock your potential. Join us in carrying forward Robert H. Hart's commitment to community service and excellence. Apply today for a brighter tomorrow! 🎓 ✨

Visit [MembersFirstCTFCU.com](http://MembersFirstCTFCU.com) for the application.



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.