



MembersFirst CT

FEDERAL CREDIT UNION



MembersFirst CT FCU - Where Members Come First

January, 2017



The Robert H. Hart Memorial Award

Three Scholarship Awards totaling \$5,000 Granted Yearly to Qualified College Freshmen

Established by the **MembersFirst CT Federal Credit Union** in honor of Robert H. Hart, teacher, principal, visionary and member of the Board of Directors for 55 years. These awards are granted to a college-bound high school senior who demonstrates leadership, scholastic excellence, community involvement and a deep respect and understanding of the principles upon which our credit union was founded; service to others without regard for recognition or reward.

Bob Hart's service to the credit union goes back to 1952 and since that time he has worn many hats including that of President. He has distinguished himself as a community leader, humanitarian and a man who accomplished much in the community with enthusiasm, commitment and sheer hard work.

These awards will be granted to the student who best exemplifies the qualities and vision of the award's namesake.

- The ability to lead with conviction; diligence and commitment to a cause
- Evidence of personal commitment to community improvement
- Demonstration of potential and effort to make a difference
- Evidence of understanding of personal responsibility; and a vision of a better world

The Robert H. Hart Memorial Award Committee will grant the award based on:

- Evidence of qualities listed above.
- Two letters of recommendation: one from school personnel; one from an organization for which you have volunteered.
- High school transcripts.
- Must be an upcoming freshman entering a two or four year college.
- Must be an active member, in good standing, of the credit union.
- Financial need and academic excellence.

Three award winners of \$2,500, \$1,500 and \$1,000 will be chosen by May 1st. Three awards will be disbursed for \$2,500, \$1,500 and \$1,000 to three worthy applicants. The Credit Union must receive proof of college enrollment before disbursing the awards.

- Completed application must be returned on or before March 31st to:

MembersFirst CT FCU
Scholarship Committee
285 Broad Street
Meriden, CT 06450

MembersFirst CT Federal Credit Union

Rate Sheet

	<u>Rate*</u>	<u>Yield</u>	<u>Balance</u>
Regular Savings:	.05%	.05%	
Money Market:	.15%	.15%	2,500 - 9,999
	.25%	.25%	10,000 - 24,999
	.35%	.35%	25,000 - 74,999
	.40%	.40%	75,000 and over

Certificates of Deposit / IRA Certificates:

<u>Term</u>	<u>Rate*</u>	<u>APR</u>
6 Months	.25%	.25%
12 Months	.35%	.35%
18 Months	.50%	.50%
24 Months	.60%	.60%
30 Months	.65%	.65%
36 Months	1.00%	1.00%
48 Months	1.15%	1.16%
60 Months	1.25%	1.26%

Loan Rates

Personal Loans: Up to 60 Months 4.99%*

**Special through March 2017*

Car Loans and	35 Months	1.90%
RV, Boats etc.	36-59 Months	2.90%
	60-83 Months	3.50%
	Over 83 Months	Call for details

Mortgage Loans: First Mortgage

- 3.50% 10 and 15 Year Mortgage
- **4.00%* 30 Year Mortgage**

Second Mortgages:	5 Years	4.00%
	10 Years	4.50%
	15 Years	5.50%

Home Equity Line of Credit: 4.00% Min. Rate*

**FIRST YEAR SPECIAL RATE OF 2.50%*

**Rates subject to change at any time and subject to credit review. See Tina or Brenda for exact details on loan rates.*

Main Office * 285 Broad Street * Meriden, CT 06450 * Tel: 203-237-6424 * Fax: 203-237-6166 * www.MembersFirstCTFCU.com

Wallingford * 163 Washington Street * Wallingford, CT * Tel: 203-265-0420

CONGRATULATIONS, Linda Blakeslee, on your recent retirement! Thank you for all your years of service to the Wallingford Community!



Enterprise Car of the Month

2017 Ford Escape SE Sport Utility 4D
www.enterpriseCarsales.com for further info



**CONTACT BRENDA AT EXT. 23 FOR MORE
INFORMATION ON OWNING THIS
BEAUTIFUL CAR!**

**Visit our Full Service
Wallingford Branch**



Located at 163 Washington Street

Loan Specials:

VISA CREDIT CARDS: NEW CARDS

.99% for First 6 Months then
4.99% for 12 Months.

Then: Visa Classic: 12.99%
Visa Platinum 11.99%

Visa Balance Transfer Special Save Money!

Existing Card Holders:

Balance Transfer Special: 1.99%
January 1, 2017 to December 31, 2017
No Fees !
Plus Earn 300 Bonus Rewards Points!

Mortgages:

15 Year Fixed Rate: 3.50%
30 Year Fixed Rate: 4.00%

Home Equity Line of Credit:

First Year Rate: 2.5% then Prime Rate
Minimum Rate of 4.0%
Maximum Rate of 18%

Unsecured Loan Special:

As low as 4.99% for up to 60 Months
January through March, 2017

**For more information call
203-237-6424**

**Brenda at extension 23 or
Tina at extension 15**



**Holiday Closing
President's Day
Monday, February 20th**

WHAT A SWEETHEART OF A DEAL!

PERSONAL LOAN RATES STARTING AT 4.99%*
SECURED LOAN RATES STARTING AT 1.90%*

***BASED ON CREDIT SCORE AT TIME OF UNDERWRITING**