



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.*



Car Sales News



Sarah Kaminski drove off with her new Ford Escape!!
Thank you Linda DePedro!



Another completely satisfied member!

Maxwell Mudre
Sales Consultant
Milford, CT



Car Sales News



We have a display car:

- Premium Wheels
- Bluetooth
- USB audio input
- ABS (4-Wheel)
- AWD
- Premium Sound System
- Heated Seats



- Power Seats
- Fog lights
- Auto Head lights
- Keyless Entry
- All Weather Package
- Back up Camera
- SiriusXM Radio

2016 Subaru Outback

24K Miles

\$25,499

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

MARCH MADNESS **PERSONAL AND SECURED LOAN SPECIALS**



CLOSE ANY LOAN WITH US
DURING THE MONTH OF
MARCH AND YOU WILL BE
ENTERED INTO A DRAWING TO
WIN A GIFT BASKET FILLED
WITH UCONN MEMORABILIA!

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%



WHAT A SUPER RATE!

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**


HAPPY ST. PATRICK'S DAY