



MembersFirst CT
FEDERAL CREDIT UNION



MembersFirst CT FCU - Where Members Come First

June, 2017



UNSECURED LOAN RATE STARTING
AT 7.99% BASED ON
UNDERWRITING GUIDELINES

WHAT ARE
YOU WAITING?
FOR

APPLY FOR A HOME EQUITY
LINE OF CREDIT LOAN.
OUR RATES ARE AS LOW AS
2.50%* FOR THE FIRST YEAR!!!



SAVE THE DATE FOR OUR 81ST ANNUAL
MEETING AND MEMBER APPRECIATION
NIGHT ON OCTOBER 12TH AT
IL MONTICELLO'S



From July 1—July 31, 2017 receive .75% off the current interest rate when you purchase a vehicle through Enterprise Car Sales. You will also receive Kelley Blue Book value for your trade-in. Contact Brenda today at ext. 23 for further information.

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 7.99%*
*As Low as 7.99 based on credit score

Car Loans and RV, Boats etc.	35 Months	1.90%
	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.

CONGRATULATIONS, Danielle Taylor



Danielle was the winner of a Spa Treatment in our Mother's Day Raffle.. Congratulations, Danielle!!

DID YOU KNOW?

**WITH YOUR MEMBERSFIRST CT ACCOUNT
YOU CAN SET UP ALERTS TO NOTIFY YOU
OF IMPORTANT INFORMATION—SUCH AS:**

- PAYROLL DEPOSITS
- INTERNET BANKING LOG-ON ACCESS
- LOW BALANCES
- DAILY BALANCES, AND MUCH MORE!

**YOU CAN SET THESE ALERTS USING YOUR
ON-LINE BANKING ACCOUNT. IF YOU DO NOT
HAVE THIS FEATURE, SIGN UP TODAY BY CON-
TACTING THE CREDIT UNION.**

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%**



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: 2.50% then Prime Rate
Minimum Rate of 4.0%
Maximum Rate of 18%**

Unsecured Loans:

**As low as 7.99% for up to 60 Months
Beginning July 1, 2017**

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

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



YOUR SURCHARGE-FREE ATM NETWORK

**EFFECTIVE JULY 1, 2017, the vast majority of 7-Eleven ATMs in the
United States will no longer be included in the Allpoint
Surcharge-Free Network. Please visit our website at
www.MembersFirstCTFCU.com or AllPointNetwork.com for a
complete listing of ATM locations.**