



MembersFirst CT
FEDERAL CREDIT UNION



MembersFirst CT FCU - Where Members Come First

July, 2017

— HERE'S WHATS —
GOING ON
SAVE THE DATES



Our Certificate of Deposit Rates have increased! Please review our new rates located in the RATE SHEET section

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 August 1—September 30, 2017 you will receive Kelley Blue Book value for your trade-in PLUS an additional \$500.00.
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	.35%	.35%
12 Months	.50%	.50%
18 Months	.65%	.65%
24 Months	.85%	.85%
30 Months	.85%	.85%
36 Months	1.15%	1.15%
48 Months	1.25%	1.25%
60 Months	1.35%	1.35%

Loan Rates

Personal Loans: Up to 60 Months 7.99%*

*As Low as 7.99 based on credit score

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,

Stephen Ruggiero!!

Stephen won the Father's Day Raffle prize of two tickets on a RiverQuest Cruise!

A great day of fun, food and festivities at our 10th ANNUAL HOT DOGS and HOT DEALS EVENT!!



DID YOU KNOW?

The Credit Union offers many ways to manage your accounts in order to avoid service charges. Below are some examples of these services:

1. Mobile Banking - access your accounts 24/7 to obtain account balances, outstanding debit card holds, transfer funds, and other options
2. Quick Teller - Telephone banking that you can call anytime from your phone to check your balances, transfer funds, check clearing Inquiries and many other features.

CALL OUR MEMBER SERVICES DEPARTMENT TO ENROLL TODAY!

VISA Credit Cards: New Cards

0.99% for the 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**

TOTAL SOLAR ECLIPSE AUGUST 21,



BE SAFE DURING THE ECLIPSE

SOME OF THE SAFETY RULES TO FOLLOW ARE:

1. DO NOT LOOK DIRECTLY AT THE SUN
2. YOU MUST USE SPECIAL PURPOSE SOLAR FILTERS, NOT SUNGLASSES!
3. THE EVENT SHOULD NOT BE VIEWED WITH AN UNFILTERED CAMERA, TELESCOPE, OR BINOCULAR FOR FEAR OF SERIOUS INJURY TO YOUR EYES.