



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



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



**ANNUAL MEETING AND MEMBER APPRECIATION DINNER**  
**TICKETS ARE ON SALE NOW AT THE CREDIT UNION**



**Lobby Day at the Credit Union!!**

Join us on Friday, September 29th from 12 to 4 pm to meet your Enterprise Car Sales Representative and find the *car of your dreams!!*

**Rate Sheet**

	<u>Rate*</u>	<u>Yield</u>	<u>Balance</u>
<b>Regular Savings:</b>	.05%	.05%	
<b>Money Market:</b>	.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

<b>Car Loans and RV, Boats etc.</b>	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

<b>Second Mortgages:</b>	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.

**MEMBERSFIRST CT FEDERAL CREDIT UNION**

**81th ANNUAL MEETING AND  
MEMBER APPRECIATION NIGHT**

**WHEN: Thursday, October 12, 2017**

**LOCATION: IL MONTICELLO**  
577 South Broad Street  
Meriden, CT 06450

**TIME: 5:00 – 7:30 PM**

**OPEN BAR – DINNER – DOOR PRIZES**  
**\$15.00 MEMBER**  
**\$40.00 NON-MEMBER**

**DID YOU  
KNOW?**

**NEW CHANGES TO ACH TRANSACTIONS**

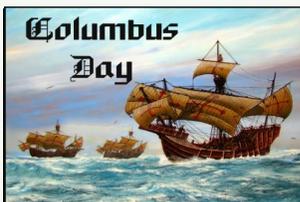
AS OF SEPTEMBER 15, 2017 ACH DEBIT  
TRANSACTIONS WILL OCCUR ON THE SAME  
DAY THAT YOU MAKE A PAYMENT

When you make a payment on a utility bill, credit  
card, mortgage, or any other type of transaction, the  
funds are withdrawn from your account that same  
afternoon. Your funds must be available in your  
account on the same day you have authorized that  
payment or you will overdraw your account.

If you have any questions, please call:  
Becky at 203-237-6424, ext. 17  
or Diane at 203-265-0420

**Please Update Your  
Contact Information**

Have you recently moved or changed your phone  
number or email address? If so, it is a good idea  
to keep your Credit Union up to date on  
important contact information.



**OUR OFFICES WILL BE CLOSED ON  
MONDAY, OCTOBER 9TH**

**VISA Credit Cards: New Cards**

**2.99% for the first 12 months**

**Then: Visa Classic: 12.99%**  
**Visa Platinum: 11.99%**



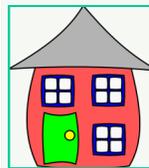
**A SUPER RATE!**



**Visa Balance Transfer Special  
Save Money!**

**Existing Card Holders:**

Balance Transfer Special: 2.99%  
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:**

**7.99%**

Up to 60 Months

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

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