



MembersFirst CT
FEDERAL CREDIT UNION



MembersFirst CT FCU - Where Members Come First

September, 2017



Our Unsecured Loan Rates have dropped!
Our rates are now starting at 5.99%*
for the months of October and November!

*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!!!**

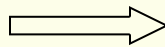


**ANNUAL MEETING AND MEMBER
APPRECIATION DINNER**

**TICKETS ARE ON SALE NOW AT THE
CREDIT UNION**



Our Mortgage Rates have
dropped on our First and Second
Mortgages!!
Check them out!!



October Car Sales Special
Received .50% off your current rate
PLUS Kelley Blue Book Value
for your trade in!!

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 **5.99%***

*As Low as 5.99% based on credit score

Car Loans and RV, Boats etc.	36 Months	1.90%
	37-60Months	2.90%
	61-83 Months	3.50%
	Over 83 Months	Call for details

Mortgage Loans: First Mortgage

- **3.125%*** 10 and 15 Year Mortgage
- **4.00%*** 30 Year Mortgage

Second Mortgages:	5 Years	3.75%
	10 Years	4.25%
	15 Years	5.25%

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

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?**

How about a little Halloween History?

1. The birthplace of Halloween is Ireland.

Halloween likely evolved from the ancient Celtic celebration of Samhain, which in very ancient days was a ritualistic festival that honored the pagan gods of the harvest.

2. The most popular Halloween costume is the Witch.

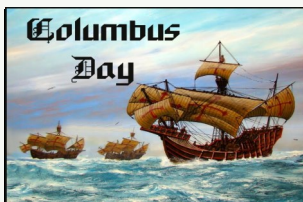
Pop culture favorites come and go as trendy Halloween costume choices every year, but the Witch still reigns supreme and continues to hold her spot as *numero uno*.

3. The first Jack-o-Lanterns were not even made from pumpkins.

Back thousands of years ago in the Celtic lands, simple lanterns were carved out of turnips, and these lanterns were sometimes adorned with frightful and spooky faces, which were thought to scare away evil spirits that might be out and about on All Hallows Eve.

**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!



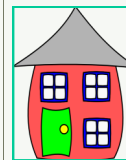
**Visa Balance Transfer Special
Save Money!**

Existing Card Holders:

Balance Transfer Special: 1.99%
January 1, 2017 to December 31, 2017

No Fees !

Plus Earn 300 Bonus Rewards Points!



Mortgages:

10 & 15 Year Fixed Rate: 3.125%
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:

5.99%*

Up to 60 Months

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

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

*based on Credit Underwriting Guidelines