



MembersFirst CT
FEDERAL CREDIT UNION



MembersFirst CT FCU - Where Members Come First

October, 2017

— HERE'S WHATS —
GOING ON
SAVE THE DATES



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

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!!!**



**LOCAL MERIDEN SHELTERS
HAVE AN URGENT NEED FOR
PERSONAL ITEMS. WE WILL BE
ACCEPTING DONATIONS UNTIL
DECEMBER 8TH.**



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



**CHRISTMAS CLUB SAVINGS
ACCOUNTS WILL BE DEPOSITED
INTO CHECKING ACCOUNTS ON
NOVEMBER 1ST**

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	36 Months	1.90%
RV, Boats etc.	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 PHOTOS**



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!**

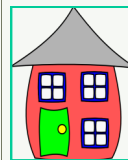
Existing Card Holders:

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

SPECIAL HOLIDAY CLOSING HOURS

**THE WALLINGFORD BRANCH WILL BE CLOSED ON FRIDAY, NOVEMBER
10th AND SATURDAY, NOVEMBER 11th.**

**THE MAIN OFFICE WILL BE CLOSED ON FRIDAY,
NOVEMBER 10th BUT WILL BE OPEN ON SATURDAY, NOVEMBER 11th**