



MembersFirst CT

FEDERAL CREDIT UNION



MembersFirst CT FCU - *Where Members Come First*

November, 2017



Their Home Equity Interest Rates are rising - but NOT ours!! Our interest rate for Home Equity Loans are still at a low 4.00%.

Apply today and receive a special low rate of 2.50% for the first year of your loan!!



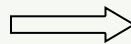
LOCAL MERIDEN SHELTERS HAVE AN URGENT NEED FOR PERSONAL ITEMS. WE WILL BE ACCEPTING DONATIONS UNTIL DECEMBER 12TH.

Drop off locations at both of our branches.



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

Check them out!!



HOLIDAY HOURS:

We will be closed on:
Monday, December 25, 2017
Monday, January 1, 2018
HAPPY HOLIDAYS
from your Credit Union



Rate Sheet

	Rate*	Yield	Balance
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:

Term	Rate*	APR
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 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.

WE ARE HIRING!

**PART-TIME TELLER
POSITION AVAILABLE**

We are currently seeking a
Part-time Teller
for our Main Office located at
285 Broad Street, Meriden.
Hours: MON - THU 10AM - 2PM
FRI 10AM - 6:30PM,
SAT 8:30AM - 12:30PM
Spanish speaking a plus!

Please email your resume to:
Linda@MembersFirstCTFCU.com

**WE HAVE UPGRADED OUR PHONE SYSTEM...
PLEASE MAKE NOTE OF OUR NEW EXTENSIONS.**

Quick Teller	Telephone Teller	Ext.	8
Teller Line		Ext.	5
Becky French		Ext.	117
Member Services			
Sue Butler		Ext.	121
Teller Manager		Ext.	115
Tina Yevich		Ext.	123
Loan Manager		Ext.	135
Brenda Miller		Ext.	116
Loan Officer		Ext.	137
Delores Annicelli		Ext.	110
Loan Servicing			
Krissy Beliveau		Ext.	116
Operations		Ext.	137
Kathy Kubeck		Ext.	137
Marketing		Ext.	110
Linda DePedro		Ext.	110
Assistant Manager			
Phone Lines - Wallingford			
Wallingford Branch:			203-265-0420
Wallingford Branch Fax Line:			203-949-0660
Wallingford Extensions:			
Diane Shoneck		Ext.	201
Branch Manager			
Claudia Landa		Ext.	202
Teller			
Joanne Esposito		Ext.	203
Teller			

VISA Credit Cards: New Cards

2.99% for the first 12 months

Then: Visa Classic: 12.99%

Visa Platinum: 11.99%



A SUPER RATE!



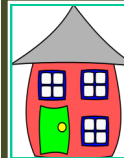
Visa Balance Transfer Special Save Money!

Existing Card Holders:

Balance Transfer Special: 2.99%
January 1, 2018 to December 31, 2018

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:

7.99%*

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



**RECEIVE 0.75% OFF OUR CURRENT RATE
AND YOU WILL ALSO RECEIVE KELLEY BLUE BOOK TRADE-IN VALUE
FOR YOUR VEHICLE WHEN YOU BUY YOUR NEXT CAR THROUGH
ENTERPRISE CAR SALES**