



**MembersFirst CT**  
FEDERAL CREDIT UNION

*Happy Valentine's Day!*



**MembersFirst CT FCU - Where Members Come First**

**January, 2018**

— HERE'S WHATS —  
**GOING ON**  
SAVE THE DATES



Their Home Equity Interest Rates are rising - but NOT ours!! Our interest rate for Home Equity Loans is still at an all time low of **4.00%**.

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



**We will be closed on  
Monday, February 19th, in  
honor of our Presidents.**



**The Robert H. Hart Memorial Award**

Three Scholarship Awards totaling \$5,000 Granted Yearly to  
Qualified College Freshmen

**Visit our website  
for further information on our  
awards.**

**OUR HOURS ARE CHANGING**



**Our Credit Union Lobby Hours  
will be changing effective  
April 1, 2018. Please visit our web-  
site at [MembersFirstCTFCU.com](http://MembersFirstCTFCU.com)  
for further information.**

**Rate Sheet**

	<u>Rate*</u>	<u>Yield</u>	<u>Balance</u>
<b>Regular Savings:</b>	.05%	.05%	
<b>Money Market:</b>	.20%	.20%	2,500 - 9,999
	.30%	.30%	10,000 - 24,999
	.40%	.40%	25,000 - 74,999
	.45%	.45%	75,000 and over

**Certificates of Deposit / IRA Certificates:**

<u>Term</u>	<u>Rate*</u>	<u>APR</u>
6 Months	.35%	.35%
12 Months	.55%	.55%
18 Months	.70%	.70%
24 Months	.85%	.85%
30 Months	.85%	.85%
36 Months	1.15%	1.16%
48 Months	1.30%	1.31%
60 Months	1.45%	1.46%

**Loan Rates**

**Personal Loans:** Up to 60 Months **6.99\***

\*As Low as 6.99% based on credit score, for the Month of February only! New Money required

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

**Mortgage Loans: First Mortgage**

- **3.25%\*** 10 and 15 Year Mortgage
- **4.00%\*** 30 Year Mortgage

<b>Second Mortgages:</b>	5 Years	<b>3.75%</b>
	10 Years	4.25%
	15 Years	<b>5.25%</b>

**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](http://www.MembersFirstCTFCU.com)**

**Wallingford \* 163 Washington Street \* Wallingford, CT \* Tel: 203-265-0420**



**ANNUAL SUPER-BOWL  
Chili Contest Gift  
Card Winner -  
Ron Nagy!!**  
*Congratulations, Ron!*

## CHILI FUN TIME AT THE CREDIT UNION!!!



Ed and Sue manning  
the Chili table!..  
Congratulations to  
Sue. Her chili recipe  
come in **FIRST  
PLACE!!!**



Little Bentley Lewis  
making sure his mom  
eats all her chili!!

## 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.



## WHAT A SWEET- HEART OF A DEAL!

**PERSONAL LOAN RATES  
STARTING AT 6.99%\***

**SECURED LOAN RATES STARTING AT  
1.90%\***

\*BASED ON UNDERWRITING GUIDELINES

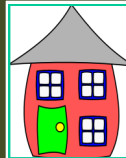
For the month of FEBRUARY  
NEW MONEY ONLY



## Visa Balance Transfer Special Save Money!

**Existing Card Holders:**

Balance Transfer Special: 2.99%  
January 1, 2018 to December 31, 2018  
No Transfer Fees !  
Plus Earn 300 Bonus Rewards Points!



## Mortgages:

10 & 15 Year Fixed Rate: 3.25%  
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: 6.99%**  
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  
GOOD FOR FEBRUARY ONLY - MUST BE NEW MONEY



**RECEIVE 0.50% 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**