



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

# February, 2018





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 Friday, March 30 for Good Friday



Visit our website for further information on our awards.



Our Credit Union Lobby Hours will be changing effective April 1, 2018. Please visit our website at MembersFirstCTFCU.com for further information.

#### **Rate Sheet**

	Rate*	<u>Yield</u>	<u>Balance</u>
Regular Savings:	.05%	.05%	
Money Market:	.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>	Rate*	<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	1.85%	1.87%*Special Rate
		For March
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 March only! New Money required

 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

3.25%\* 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.



#### SPECIAL 3-YEAR CD RATE

FOR THE MONTH OF MARCH ONLY!

3-YEAR CD RATE 1.85% (APR 1.87%)

# **MARCH MADNESS**

PERSONAL AND SECURED LOANS



# **Unsecured Loan Special**

Rates as low as \*6.99% for up to 60 months through March, 2018

### **Secured Loan Special**

Rates as low as \*1.90% for up to 36 months through March, 2018

\* Rates subject to underwriting guidelines

# 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.

# SWEETHEART OF A DEAL LOAN SPECIAL WINNER!!



CONGRATULATIONS TO DAVID SILVIA

OUR WINNER OF A \$50.00 VISA GIFT CARD!!



# 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 MARCH 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