



MembersFirst CT
FEDERAL CREDIT UNION



MembersFirst CT FCU - Where Members Come First

March, 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!!



**Visit our booth at the
Daffodil Festival at
Hubbard Park on
April 28th.. See you soon!**



The Robert H. Hart Memorial Award

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

**Visit our website
for further infor-
mation 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
for further information.**

Rate Sheet

	<u>Rate*</u>	<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>	<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	1.85%	1.87%*Special Rate
48 Months	1.30%	1.31%
60 Months	1.45%	1.46%

Loan Rates

Personal Loans: Up to 60 Months **7.99***

*As Low as 7.99% 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

- 3.25%* 10 Year Mortgage
- 3.50% 15 Year Mortgage
- 4.25%* 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



SPECIAL 3-YEAR CD RATE

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

Financial Reality Fair at Platt and Maloney High Schools



The Credit Union participated in the first of many high school Financial Reality Fairs to assist our local students in Understanding the importance of financial planning

for their future. We gave the students a crash course on the importance of a good credit score, how to attain and keep that score for their future big ticket purchases.



**WE WOULD LIKE TO THANK ALL OF
OUR MEMBERS WHO CONTRIBUTED
TO OUR RECENT REQUEST FOR
DONATIONS...
YOUR GENEROUS DONATIONS
WILL HELP MANY.**

MARCH MADNESS UCONN GIFT BASKET WINNER



**CONGRATULATIONS TO
Jennifer Strain**

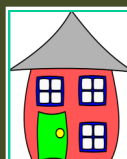
*Jennifer won a huge gift
Basket filled with UCONN Memorabilia*



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 Year Fixed Rate: 3.25%
15 Year Fixed Rate: 3.50%
30 Year Fixed Rate: 4.25%

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 123 or
Tina at extension 115**

*based on Credit Underwriting Guidelines



**PURCHASE A VEHICLE THROUGH ENTERPRISE CAR SALES AND
YOU WILL RECEIVE KELLEY BLUE BOOK TRADE-IN VALUE FOR
YOUR VEHICLE PLUS AN EXTRA \$500.00 TOWARDS YOUR PUR-
CHASE. CONTACT BRENDA AT EXT. 123 FOR FURTHER INFO**