



MembersFirst CT
FEDERAL CREDIT UNION



Term: Spring | Issue 6 | Date: June 7, 2018 |

1 OF 12 ATMS IN AMERICA IS AN ALLPOINT SURCHARGE-FREE ATM.

Did you know that Allpoint has 55,000 ATMs nationwide? That's twice as many as the largest bank-owned ATM network in the country. Allpoint provides you with greater access and convenience at places most important to you... near home, work and play. Allpoint saves you an extra step when you are running your errands. They are located at all Target, CVS, Rite Aid, Costco, Walgreens, ExxonMobil, and Chevron locations. Best of all they are surcharge free. Just think of the savings! The average consumer uses the ATM seven (7) times a month. If that consumer pays an average of \$1.50 per withdrawal, he/she would be paying \$125.00 a year in surcharges alone. Remember, the card you presently have works in Allpoint machines now. You do not have to sign up or pay for the service, it is provided for you; free.

Find the closest ATM here:

www.allpointnetwork.com/locator

SAVE THE DATE!

June 29th we will be holding our 12th Annual Hot Dogs and Hot Deals! Come down to either our Meriden or Wallingford Branch between 11:30am and 2pm for free food, fun and festivities! This is not an event you want to miss!



June 29th 11:30am - 2pm!

**285 Broad Street,
Meriden CT**

**163 Washington Street,
Wallingford CT**

UNLOCK THE EQUITY IN YOUR HOME

Thinking about making some home improvements, purchasing a car, consolidating debt, paying school tuition or taking a dream vacation? Your home's equity is the best way to make your dreams come true. With a Home Equity Loan or Line of Credit the possibilities become endless. Our expert staff is here to serve you and provide great rates. If the improvement loan is secured by your home, the interest you pay (consult your tax advisor) is tax deductible. Call or stop by the credit union today to discuss your needs and how we can help. Call us at 203-237-6424 and ask for Tina.

KEY DATES

June 7th: 10th Annual Martini and Massage Fundraiser

6:00 to 9:00 p.m.

Augusta Curtis Cultural Center
175 East Main Street, Meriden

Your generous support helps us to ensure a brighter future for community's children through the Meriden-New Britain-Berlin YMCA's Annual Support Campaign.

June 29th: Hot Dogs and Hot Deals

11:00 a.m. to 2:00 p.m.

285 Broad Street, Meriden

MEMBER SPOTLIGHT



Meet our Mother's Day Special Winner, Angie Conte. Congrats Angie!!!



Let's congratulate Glenn Deming on his new Jeep Renegade!!!

Do you want to be featured in our member spotlight? Or do you have a cause you want us to feature? Send your story to: Amber@MembersFirstCTFCU.com

CHECK OUT OUR LOAN AND SAVINGS RATES

	<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 6.99% June Special
As low as 6.99% based on credit score

Car Loans, RVs, Boats etc.

Rates starting at...

36 Months	2.90%
37-60 Months	3.25%
61-83 Months	3.50%

Mortgage Loans

Rates as low as....

First Mortgages:	10 Years	3.25%
	15 Years	3.50%
	30 Years	4.25%
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%**

All rates are subject to change at any time and subject to credit review.
See Tina or Brenda for details on loan rates.

FATHER'S DAY LOAN SPECIAL

Personal Loan Interest rate starting at 6.99%!!

If you have debts at a high interest rate, such as credit cards or a car loan, you may save money by consolidating them into one low-rate personal loan. Then you make monthly payments on the new loan until it's paid off. Plus, it's more convenient to make just one monthly payment. Saving time and money with a consolidation makes it a top reason to get a personal loan. ****New Money Only****

ANNOUNCEMENTS

Win a Riverboat Cruise for two down the CT River!

Any member who closes a loan or opens a credit card during the month of June will be entered to win two tickets. If you refer a friend, and that person closes a loan, you both will be entered.

****New Money Only****

Home Equity Interest Rates

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 at 2.50% for the first year.