



Newsletter for Members April 2019

## News Briefs

### Upcoming Closings

We are closed Friday, April 19th in observance of Good Friday

We are closed Monday, May 27th in observance of Memorial Day

### Key Dates

**April 5th 10:00 a.m. - 2.00 p.m.**  
Liberty Mutual will be at our Meriden Office.

### SAVE THE DATE

Our Annual Meeting will be held Thursday, October 24th.

### Switch to Sprint and Earn \$100

Adding a line or switching to Sprint? For a limited time, credit union members get \$100 per new line on unlimited lines. Already a Sprint Customer? Earn \$100 Annual Loyalty Cash Rewards  
Visit: [bit.ly/2lvq3JF](http://bit.ly/2lvq3JF)

### Follow us on Facebook

Be the first to know when the MembersFirst CT FCU is offering a loan or savings special. We will also post office closings due to inclement weather and other timely announcements.



**MembersFirst CT**  
FEDERAL CREDIT UNION

# MEMBERSFIRST CT NEWS

## Turn Your Tax Refund into a Down Payment!

Spring is a great time to buy a car – dealer offers are cropping up. Plus our rates are as low as 2.90% APR, which can save you money if you buy a car or refinance your existing auto loan with another lender.

Remember – get pre-approved for a MembersFirst Auto Loan before you go car shopping. It will make the car-buying process easier and help you avoid delays once you've found that perfect vehicle.

Get Pre-Approved Today: [bit.ly/2FJ9cHm](http://bit.ly/2FJ9cHm)

**Auto Loan Rates start at 2.90%<sup>apr</sup>**

## You Asked, We Listened!

### Mobile Check Deposit Available NOW!

MembersFirst CT FCU has added Mobile Check Deposit as an option in Mobile Banking, giving members a new deposit choice.

There is no cost to use this deposit selection, making Mobile Check Deposit a useful alternative to visiting a branch. It's as easy as taking a photo. Simply log into the MembersFirst CT FCU Mobile Banking Site on your handheld device (or tablet) and make deposits into any of your accounts.

There are only a few qualifications for Mobile Check Deposit. You must be:

- 18 years or older
- A member for over six months
- Signed up for Internet Banking
- A member in good standing

When a deposit made through Mobile Check Deposit has been credited to your account, you will receive a confirmation email or text (depending on your alert settings) stating that the item has been approved. It's simple and convenient.

MembersFirst CT FCU is proud to bring members a valuable, convenient service that can help save time and we encourage you to "Go Mobile". If you have any questions give us a call!

Diane (203) 237-6424 ext. 201 or Becky extension 117

# WHERE MEMBERS COME FIRST

## Business Spotlight - YOUR BUSINESS HERE

Would you like to see your business here? Send an email to [Amber@MembersFirstCTFCU.com](mailto:Amber@MembersFirstCTFCU.com)

We take great pride in our support of the local community. With that being said, we want to know what local businesses our Member's own, work at or just simply love. Let fellow Members know about your business!

Visit: [www.bit.ly/2UoMdYg](http://www.bit.ly/2UoMdYg)

## Part-Time Teller Position Available!

Is someone you know looking for a part-time job? Come and work for our awesome Credit Union! Learn and grow into the role! Training provided. Experience in Banking preferred but not required to be considered for hire. Spanish Speaking a plus! Saturdays are required. 15-20 hours per week.

Apply by sending your resume to [Linda@MembersFirstCTFCU.com](mailto:Linda@MembersFirstCTFCU.com) or stop by our Meriden Branch for an application!

## Ready To Move Or Improve This Spring? Home Loan Solutions

If you're considering the purchase of a new home or upgrading your current home, a Home Loan from your credit union can help you take the next step. With competitive rates and local financing, we make it easy and affordable to finance your dreams.

### 5 to 30-Year Fixed Rate Mortgages:

If you're looking for a new home this spring, get pre-approved so you'll be ready when you find the right house OR refinance your existing mortgage and get a better rate. Rates as low as 3.75%APR!

### Home Equity Loans:

With an introductory fixed rate of 2.50% APR\* (for the first 12 months) and NO CLOSING COSTS, a Home Equity is the ideal way to pay for your big home improvement projects.

Getting started is easy!  
Just give Tina a call (203) 237-6424 ext. 115,  
or apply online 24/7.

## It's Your Dream. Make It Happen!

### START SAVING TODAY!

Now is the time to save, for your dreams, for a vacation, or for retirement.

For every goal, large or small, MembersFirst CT FCU offers a savings account that will fit your future.

### Savings Products

	Rate *	Yield
Regular Savings:	.07%	.07%
Money Market	Balance	
	under 2,500	
	2,500 - 9,999	
	10,000 - 24,999	
	25,000 - 74,999	
	75,000 and over	
	.07% .07%	
	.25% .25%	
	.35% .35%	
	.45% .45%	
	.60% .60%	

### Certificates of Deposit / IRA Certificates:

Term	Rate*	APR
6 Months	.75%	.75%
12 Months	1.75%	1.76%
18 Months	1.75%	1.76%
24 Months	2.00%	2.02%
30 Months	1.55%	1.56%
36 Months	1.85%	1.87%
48 Months	1.90%	1.92%
60 Months	1.90%	1.92%



## Refer a friend and you could win \$500!\*

Offer valid between April 27th and June 30th.

Simply refer a new member to the credit union between April 27th and June 30, 2019, and be automatically entered to win \$500.

The member you refer, 18 or older, will be entered to win \$500 when they open an account and get a Visa credit card, debit card or close a loan by June 30, 2019.



Referral offer valid for new members for an active checking account, auto or personal loans, VISA credit card, mortgage or home equity (loan products must have a balance greater than \$1000 to qualify). An active checking account is 10 or more debit card transactions within the first 60 days of account opening. Only one entry will be completed per new member (even if multiple accounts are opened). To qualify, new member must be at least 18 years of age. Existing member must be in good standing. MembersFirst CT FCU membership eligibility includes anyone who lives, works or worships, in Wallingford, Meriden, North Branford, Cheshire, North Haven or Hamden. Referred member must qualify for the checking account or loan applied for based on credit worthiness and standard underwriting practices. You may also enter to win by printing your name, complete address and telephone number on a 3x5 card and mailing it to: Refer-A-Friend Raffle, MembersFirst CT Federal Credit Union, 285 Broad St, Meriden, CT 06450, Attn: Marketing Dept. All entries must be postmarked by June 30, 2019. Entries will become the property of MembersFirst CT Federal Credit Union and will not be returned. Entries are limited to one entry per day per person and no duplicate entries will be accepted. MembersFirst CT Federal Credit Union is not responsible for illegible, incomplete, mutilated or lost entries. Contest is open only to current MFCTFCU members.



**MembersFirst CT**  
FEDERAL CREDIT UNION

For more details about MembersFirst CT FCU products and services, visit [www.MembersFirstCTFCU.com](http://www.MembersFirstCTFCU.com) or call (203) 237-6424.

Information in this newsletter is accurate as of date of printing and is subject to change at any time without notice.