



Newsletter for Members December 2019

News Briefs

Upcoming Closings

We are closed Wednesday, December 25th in observance of Christmas.

We are closed Wednesday, January 1st in observance of New Years Day.

Special Lobby Hours

We will be open 9:00 am - 1:00 pm on Tuesday, December 24th.

We will be open 9:00 am - 2:00 pm on Tuesday, December 31st.

Holiday Giving

The Credit Union is accepting personal/toiletries donations for four young girls and their mother. Donations can be dropped off at the Credit Union's Main Office or Wallingford Branch.

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



MEMBERSFIRST CT NEWS

Our Mortgage Rates Have Dropped!

Rates as low as 2.99% APR*

You saw the home buying market heat up in spring, but wisely waited until the time was right. Good for you! Zillow research shows that while there is a greater selection of homes for sale in spring, it's also the most competitive buying season. This means prices may be higher and you could pay above the list price.

Ready to make your move? Start by prequalifying, then let our mortgage experts work with you to find a loan you can live with.

Check out these cool Mortgage Rates!

10 & 15-Year as low as 2.99%*

30-Year as low as 3.50%

Home Equity Line of Credit 2.50% **

For more information contact Tina Yevich

Phone: (203) 237-6424 ext. 115

or tina@membersfirstctfcu.com

*Interest rate subject to credit review

**for the first year, then prime rate 4.50%

Personal Loan Special

Rates starting at 4.99%

LAST CHANCE! 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!

*New Money Only

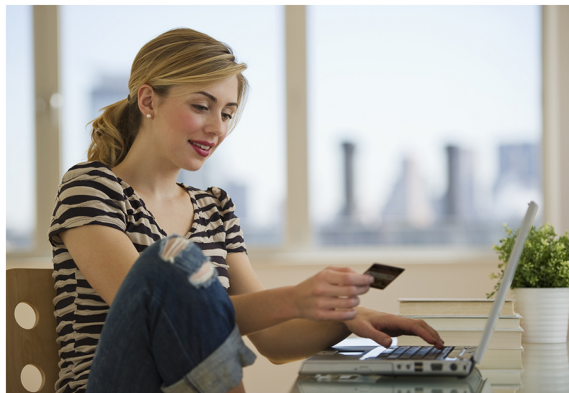
**Rates are subject to credit review

WHERE MEMBERS COME FIRST

VISA Credit Card Special

Transfer your existing balances and receive 1.99% APR for all of 2020!

- Lower Your Payments
- NO Transfer Fees
- NO Annual Fees
- NO BRAINER!!



Visit www.MembersFirstCTFCU.com to get started!

Important Notice:

The credit union receives and posts your Automated Debits and Credits on a daily basis. These are your Direct Deposits and consists of both Deposits and Payments on loans to us from other financial institutions.

Many of these transactions are being set up with the wrong account numbers and are being rejected.

Due to these errors, the credit union has to manually research the correct account number and adjust them so they will post correctly. Unfortunately, the volume has become too large to manually correct all the individual entries.

When setting up your Direct Deposits / Payments please include your name and use your complete account number when entering your information, such as account number 123456-7-70 should be entered as 123456770. Please also include the suffix number (i.e., 00=savings, 70=checking, 36=auto loan, etc.). Also, it is important to indicate the correct account type when completing the information, checking, savings, HSA, etc. Please note that HSA accounts should be listed as a checking account.

If you select savings account for the account type but enter your checking account suffix it will be rejected. If you have any questions when setting up ACH items please contact a member service rep for help (203) 237-6424 ext 5.

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
.07% .07%	under 2,500
.25% .25%	2,500 - 9,999
.35% .35%	10,000 - 24,999
.45% .45%	25,000 - 74,999
.60% .60%	75,000 and over

Certificates of Deposit / IRA Certificates:

Term	Rate*	APR
6 Months	.75%	.75%
12 Months	1.25%	1.26%
18 Months	1.25%	1.26%
24 Months	1.50%	1.51%
30 Months	1.55%	1.56%
36 Months	1.75%	1.76%
48 Months	1.85%	1.86%
60 Months	1.85%	1.86%



Congrats Kristen!



car sales

Haggle-free buying. Worry-free ownership.*

Kristen drove off in her new Nissan Rogue!!
All thanks to Brenda Miller!!



Another completely satisfied member!!

Auto Loan Rates
starting at 2.90% APR*



MembersFirst CT
FEDERAL CREDIT UNION

For more details about MembersFirst CT FCU products and services, visit 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.