



Newsletter for Members January 2019

News Briefs

Upcoming Closings

We are closed Tuesday, January 1st in observance of New Year's Day

We are closed Monday, January 21st in observance of MLK's Birthday

We are closed Monday, February 18th in observance of President's Day

UPCOMING KEY DATES:

January 11th 10:00 a.m. - 2:00 p.m.
Enterprise Car Sales will be at our Meriden Office

January 18th 12:00 p.m. - 4:30 p.m.
Enterprise Car Sales will be at our Meriden Office

Get a car from Enterprise Car Sales and receive an additional .50% off of your rate.

HELOC Rate Increase

Our Home Equity Line of Credit Rate has increased to 4.50% from 4.00%. If you have any questions, please contact Tina at extension 115.

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 NEWS

VISA Credit Card Special

Transfer your existing balances and receive 1.99% APR for 12 months.

- Lower Your Payment
- NO Transfer Fee
- NO Annual Fee
- NO BRAINER!!



Holiday Greetings from the CEO

As the New Year is right around the corner, we wanted to take this time to thank you for being a loyal member of our Credit Union. From me and everyone at MembersFirst CT FCU we wish you a wonderful holiday season and a New Year of Peace and Happiness.

Ed Hogan

CEO

MembersFirst CT FCU



WHERE MEMBERS COME FIRST

Business Spotlight - Midstate Chamber of Commerce

Do Something New for Your Business in 2019

The Midstate Chamber of Commerce has 550+ diverse member businesses in Meriden and surrounding communities, including Wallingford, Berlin, Middletown, and around central CT. They have an active Government & Business Development Committee, Health & Wellness Council, Education Committee, Young Business Leaders Group, among others that help drive the critical work of the Midstate Chamber of Commerce.

WHY JOIN?

Enrolling is an effective tool to embed your footprint here. It keeps you informed locally/regionally and is an efficient way to make contacts for your business - all while being a part of a reputable, relevant organization that makes a difference in our communities.

You may be surprised when you learn that their annual "dues" are less than \$1/day for small businesses to enroll. That's a small price to pay for promotion of your business. View testimonials from members and find online registration here:

<https://members.midstatechamber.com/Membership/>

Feel free to call them at 203.235.7901 to learn more.

Auto Loan Rates are Falling!

Rates as low as 2.90% APR

Whether you're buying a new or used car or planning to refinance, we've lowered our rates so you can plan for the road ahead. Our new and used car loans also include:

Up to 115% financing
Flexible repayment terms
Zero down
Pre-approvals available to give you more buying power

Plus... Lower your existing car payments by refinancing your car loan(s) from another lender with MembersFirst!

Get pre-approved NOW! <https://bit.ly/2rW0v2v>

Get .50% off your rate when you purchase a vehicle from Enterprise Car Sales.

Use the code MembersFirst2019

Check out their vehicles here: <https://bit.ly/2SuDAqU>

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	1.75%	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%



Get a \$100 Cash Reward For Every New Line

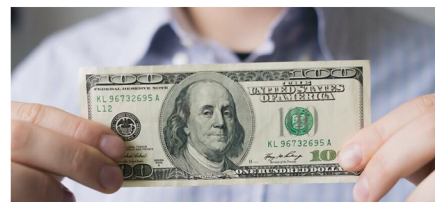
This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member you can earn \$100 for every line when you switch to Sprint®

Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line

Visit: lovemycreditunion.org for more information

Sprint



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.