



Hello  
Autumn  
GOODBYE SUMMER!

Newsletter for Members October 2019

## News Briefs

### Upcoming Closings

We are closed Monday, October 14th in observance of Columbus Day.

We are closed Friday, November 11th in observance of Veteran's Day.

### Key Dates

#### October 5th and 6th

We will be at Celebrate Wallingford! Stop by our booth and say Hello!

#### October 24th

Our offices will be closing at 4:30 pm to allow our Members and Employees to attend this event.

### 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](https://bit.ly/2lvq3JF)



**MembersFirst CT**  
FEDERAL CREDIT UNION

# 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](mailto: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% for November and December

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

## Rates are Falling

Fall is almost here! And although the temperature may not be dropping here in CT, our rates are falling historically low. 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.



**Auto Loan Rates  
starting at 2.90% APR\***

## Business Spotlight

### Silver City Barbell

Enjoy unlimited access to a unique fitness club that offers encouragement, and an experienced staff committed to helping you accomplish your goals. Silver City Barbell offers personal training, group training and they are a 24-hour private gym. There are no annual or start-up fees!

Visit Silver City Barbell at 290 Pratt St. in Meriden!



**Receive your first month FREE when you mention MembersFirst!**

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

### 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 Greg!



**car sales**

Haggle-free buying. Worry-free ownership.\*

**Greg drove off in his new 2019 RAM 1500!!  
Thank you Brenda Miller!!**



Visit [EnterpriseCarSales.com](http://EnterpriseCarSales.com) to see a full-list of vehicles!



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**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.*