



# hello august

Newsletter for Members August 2020

## News Briefs

### Upcoming Closings

We are closed Monday, September 7th in observance of Labor Day

### Key Dates

We are not hosting any events or visitors until further notice.

### Updated Lobby Hours

Monday: 9:00am to 4:30pm  
Tuesday: 9:00am to 4:30pm  
Wednesday: 10:00am to 4:30pm  
Thursday: 9:00am to 5:00pm  
Friday: 9:00am to 4:30pm  
Saturday: closed until further notice

### 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

## Same Car, New Rate

**Rates as low as 2.75% apr\***

Need to refresh your rate on your auto loan? There is no better time to do so than right now! You don't have to keep paying high interest on your auto loan. Refinancing isn't just for mortgages! You can refinance your auto loan and save money with a lower rate and no fees!

Apply Online at:

[www.membersfirstctfcu.com/Loan-Zone/Apply-for-a-Loan](http://www.membersfirstctfcu.com/Loan-Zone/Apply-for-a-Loan)

**Questions? Give us a call.**

Phone: (203) 237-6424 ext. 5

## Ready to Move this Summer? 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.

10 & 15-Year as low as 2.875%\*

30-Year as low as 3.25%

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 3.50%

# WHERE MEMBERS COME FIRST

## Do you know the benefits of being a Credit Union Member?

A credit union is a cooperative financial institution, owned and controlled by the people who use its services. These people are members. Credit unions serve groups that share something in common, such as where they work, live, or go to church.

Credit union membership offers many benefits. Services offered range from simple savings to home equity loans to IRAs. Study after study has revealed that on average, credit unions provide the best financial offerings with fewer fees, lower rates on loans and higher rates on savings. And credit unions continually score higher than all other financial institutions in consumer satisfaction surveys. Credit unions strive to deliver the best service possible to their most important asset - their members.

### Benefits of Membership:

- **Member-Owned**, which means that the members, YOU, control the credit union policy through elections and meetings. Members elect the board of directors.
- **Not-For-Profit**, which allows us to offer better rates and more affordable solutions to personal finances with low cost or even free services.
- **Insured**. Your accounts are insured by the US Government, the same as banks.
- **Always a Member**. Once you join a credit union, you are always a member.

## 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:	.05%	.05%
Money Market	Balance	
.05%	under 2,500	
.15%	2,500 - 9,999	
.25%	10,000 - 24,999	
.35%	25,000 - 74,999	
.45%	75,000 and over	

#### Certificates of Deposit / IRA Certificates:

Term	Rate*	APR
6 Months	.40%	.40%
12 Months	.55%	.55%
18 Months	.55%	.55%
24 Months	.60%	.60%
30 Months	.60%	.60%
36 Months	.75%	.75%
48 Months	.75%	.75%
60 Months	1.00%	1.00%

## Thank You First Responders

We would like to give a big thank you to everyone (doctors, nurses, concierge, security, credit union workers, fast food and store clerks, etc.) who are the heroes of America right now. Every second you are working is deeply appreciated!

We have the most supportive community who should be proud of themselves as well. One step at a time and we'll safely get through this together!



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.