

**Newsletter for Members December 2020** 

## **News Briefs**

### **Upcoming Closings**

We are closed Friday, **December 25th** in observance of Christmas Day.

We are closed Friday, **January 1st** in observance of New Year's Day.

### **Special Lobby Hours**

**Thursday, December 24th:** 9:00am - 1:00pm

**Thursday, December 31st:** 9:00am - 2:00pm

### Meriden 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

### Wallingford Lobby Hours

Monday-Friday: 10:00 am to 2:00pm

### **Follow us on Facebook**

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



# **MEMBERSFIRST CT NEWS**

### Personal Loan Special! Rates as low as 4.99% apr\*

If you have a high interest rate personal loan or a credit card, you can consolidate into one low rate loan.

You may need money for an unexpected expense, home improvements, or a vacation. A MembersFirst personal loan can provide you with the money needed for any situation.

**Apply Online at:** www.membersfirstctfcu.com/Loan-Zone/Apply-for-a-Loan

**Questions? Give us a call.** Phone: (203) 237-6424 ext. 5

\*Rates are subject to underwriting guidelines \*New Money Only

# 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

### VISA Credit Card Special!

# *Transfer your existing balances and receive 1.99% APR for 2021!*

Are you paying high interest rates on your credit cards? Too many cards in your wallet? Transfer your existing credit card balances and receive 1.99% apr January 1, 2021 to December 31, 2021!

No Application Fee Fixed rates No Annual Fee

Every dollar counts in today's economy. So why pay more than you should? Simply transfer high fee and interest rate credit card balances to the MembersFirst CT VISA. With our lower interest rates, you can save money instantly.

To learn more and apply, visit **MembersFirstCTFCU.com** 

### It's Your Dream. Make It Happen! START SAVING TODAY!

Now is the time to save for your dreams, 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

Regular Savings:	Rate * .05%	Yield .05%
Money Market .05% .10% .15% .25% .35%	Balance under 2,50 2,500 - 9,9 10,000 - 24 25,000 - 74 75,000 and	999 4,999 4,999

Certificates of Deposit / IRA Certificates:

Term 6 Months 12 Months 18 Months 24 Months 30 Months 36 Months 48 Months	Rate* .30% .45% .45% .50% .50% .65%	APR .30% .45% .45% .50% .50% .65%
48 Months	.65%	.65%
60 Months	.90%	.90%



### Your Mortgage Center

If you're in the market to purchase a home - or looking to refinance your present mortgage – we have a mortgage program that will save you time and money. Talk to us first.

First Mortgages	Second Mortgages
APR as low as:	APR as low as:
15-Year 2.875%	5-Year 3.50%
30-Year 3.15%	15-Year 4.00%

### Home Equity Line of Credit

A MembersFirst CT FCU HELOC is a revolving line of credit that allows you to borrow against your home's accumulated equity.

Discounted to 2.50% for the first year then 3.50%.

For more information, contact Tina at: tina@membersfirstctfcu.com or by phone at (203) 237-6424 x115.

### Employee Announcement! Welcome Back Renee Fjeldal

Renee' Fjeldal our previous Loan Manager will be returning to the Credit Union as our Loan Officer starting December 7th.

Please join us in welcoming Renee back to our credit union family.





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.