



Newsletter for Members January 2020

## News Briefs

### Upcoming Closings

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

We are closed Monday, January 20th in observance of MLK's Birthday

We are closed Monday, February 17th in observance of President's Day

### Save up to 15% with TurboTax

As a MembersFirst CT Federal Credit Union member you can save up to \$15 on TurboTax, the smarter way to get your taxes done right!

Visit: <https://bit.ly/361HGxs>

### 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)

### 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 until December 2020!

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



**Transfer Your Balances Online at [MembersFirstCTFCU.com](https://MembersFirstCTFCU.com)**

## 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

## 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

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

## 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.

## Our Hours are Changing..

As of March 1, 2020, our Thursday hours will change from 10:00am - 6:00pm to 9:00am - 5:00pm

## 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%



## Happy Holidays to Our Members!

We gave away five \$25 Big Y gift cards to our Members on social media!

Our winners are...

- Mary Lou (32 Years)
- Telondia Jones (9 Months) pictured below!
- Kimberly Smith (20 Years)
- Marie Dara (5 Years)
- Shannon Doherty (43 Years)

