



## Back to School



Newsletter for Members September 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**  
FEDERAL CREDIT UNION

# MEMBERSFIRST CT NEWS

## Auto Loan Rates Are *Falling* *Rates as low as 2.75% apr\**

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

PLEASE NOTE: CURRENT AUTO LOAN MUST BE WITH ANOTHER CREDIT UNION OR BANK\*

## Welcome Back to School!

We would like to welcome back the students and staff! We hope everyone had a safe and relaxing summer break. If you need any financial assistance, please stop by or give us a call. We are here for you!

Do you have children in high school? Have you helped them open their first checking account? Help set your child up for success with MembersFirst!

Visit [MembersFirstCTFCU.com](http://MembersFirstCTFCU.com) to submit a membership application!

# 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% |

## Added Security to MembersFirst Credit Cards!

As our Credit Card rewards program continues to evolve, so will the security for the rewards site. As part of our continued efforts to protect the security of our rewards website, we are adding an additional layer of security, Multi Factor Authentication (MFA).

### What is MFA?

MFA stands for multi factor authentication. It is a security measure that requires more than one step for a cardholder to be authenticated when entering the rewards site. The first step of authentication is the cardholder using their username and password. The second step will consist of entering a security code that will be delivered via email or phone for the cardholder to access the site.

Have questions? Give us a Call!

(203) 237-6424



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.