

Newsletter for Members July 2021

News Briefs

Upcoming Closings

We are closed Monday, **July 5th** in observance of Independence Day.

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: 9:00am to 12:00pm

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.

Celebrating Our Team!

June Birthdays

Sam

July Birthdays

Diane Krissy





MEMBERSFIRST CT NEWS

Ready to Move this Spring?

Rates as low as 2.875%APR

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. Call Tina at 203-237-6424 Ext 115

First Mortgages Second Mortgages

APR as low as: APR as low as: 5-Year 3.50% 30-Year 3.15% 15-Year 4.00%

Home Equity Line of Credit (HELOC)

A 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*

Please contact Tina to discuss our low interest rate Home Equity products.

tinay@membersfirstctfcu.com or (203) 237-6424 x115

*The Interest Rate is variable and changes twice a year and will be established based on and Index value equal to the Prime Rate as published in the Northeastern edition of The Wall Street Journal on the last billing business day in December and June.

July Personal Loan Special

Rates as low as 5.99% APR*

Whether you want cash to pay for medical expenses, a new computer, or simply to consolidate other higher-rate debt, come to MembersFirst CT FCU for fast, personal service.

Getting approved for your loan has never been easier. Simply apply online or stop in to fill out a loan application. You'll quickly receive an answer to your loan request.

For more information, contact Renee at Renee@membersfirstctfcu.com or by phone at (203) 237-6424 x123.

*Annual Percentage Rates (APR) and terms may vary depending upon credit qualifications. Rates are subject to change at any time. Minimum credit score required to qualify for this loan. Maximum unsecured individual limit \$30,000, Comaker \$15,000. Repayment Example: a 2-Year \$5,000 Personal Loan at 6.99% Annual Percentage Rate (APR) will have 24 Monthly Payments of \$222.87, a 5- Year \$10,000 Personal Loan at 9.99% APR will have 60 monthly payments of \$212.45. Offer valid until July 31, 2021.

WHERE MEMBERS COME FIRST

Identity Theft

What does skimming mean?

A skimmer is a card reader that can be disguised to look like part of an ATM. The skimmer attachment collects card numbers and PIN codes, which are then replicated into counterfeit cards. Skimming is the type of fraud that occurs when an ATM is compromised by a skimmer.

When visiting an ATM, check these parts for:

- Tape and/or sticky glue residue on any part of the ATM
- Bulkiness on the card insert area or the PIN keypad
- Anything hanging from the ATM
- Wiggle the card slot or keypad for loose-fitting attachments



It's Your Dream. Make It Happen!

START SAVING TODAY!

Now is the time to start saving for your dreams, whether it be a vacation, college education or a comfortable retirement. For every dream, large or small, MembersFirst CT FCU offers savings accounts that will help you make that dream come true!

Savings Products

	Rate	APY
Regular Savings:	.03%	.03%

Money Market:

Balance	APY
under 2,500	.03%
2,500 - 9,999	.05%
10,000 - 24,999	.10%
25,000 - 74,999	.15%
75,000 and over	.25%

Certificates of Deposit / IRA Certificates:

Term	Rate	APY
6 Months	.15%	.15%
12 Months	.25%	.25%
18 Months	.25%	.25%
24 Months	.30%	.30%
30 Months	.30%	.30%
36 Months	.35%	.35%
48 Months	.35%	.35%
60 Months	.50%	.50%

Robert E. Hart Award Winners



Left to Right: Jonathan Gonzalez, Madeline Germe, Ed Hogan (CEO), Ethan Naumann

Congrats David!

Add Good Luck in the Reserves!!





