

# HELLO JULY

Newsletter for Members July 2024

## News Briefs

### Upcoming Closings

We will be closed Thursday, July 4th, in Observance of Independence Day.

### Online Banking Update

We are thrilled to announce that the launch of our enhanced online banking experience on June 3rd has been a tremendous success!

Thank you for your continued support and feedback. We are excited for you to continue enjoying our enhanced online banking experience!

### VISA Foundation Recipients

Congratulations Joseph DiPace and Zachary Aresco

### June Birthdays

Diane  
Shirley  
Krissy



**MembersFirst CT**  
FEDERAL CREDIT UNION

# MEMBERSFIRST CT NEWS

## Home Equity Line of Credit (HELOC)

**3.50% APR\* for the first 12 Months!**

Are you in need of funds for a major home renovation, college tuition, or an unexpected expense? Consider tapping into the equity of your home with a Home Equity Line of Credit (HELOC) from MembersFirst CT FCU.

With a HELOC, you can access funds as needed, up to a predetermined credit limit, using the equity in your home as collateral. This type of loan typically offers lower interest rates than other types of credit, making it a smart financial option for many homeowners.

We offer competitive rates and flexible repayment terms to suit your individual needs. If you are interested in learning more about a Home Equity Line of Credit, please visit our website or stop by one of our branches to speak with a loan officer.

**[tinay@MembersFirstCTFCU.com](mailto:tinay@MembersFirstCTFCU.com) or (203) 237-6424 x115**

\*Promotional Annual Percentage Rate (APR) of 3.50% is fixed for the first 12 full billing cycles. After fixed rate promotional period, the APR is a variable rate based on the Wall Street Journal's Prime Rate minus .25%. As of 02/01/2024, Prime Rate is 8.25% with an APR of 8.00%. The minimum APR for the life of this line, after the first 12 full billing cycles is 3.50%; maximum is 18%.

## Upcoming Member Events

We are excited to show our appreciation for your continued support with the following upcoming events:

### Rogue Coffee Truck

Join us for complimentary coffee and smoothies!

Date: Wednesday, August 21st | 2:30 PM - 4:30 PM

Location: Meriden Branch

### Annual Meeting

Join us for our Annual Meeting!

Date: Wednesday, October 16th

Location: Aqua Turf

We look forward to seeing you there and thank you for being a part of our community!

# WHERE MEMBERS COME FIRST

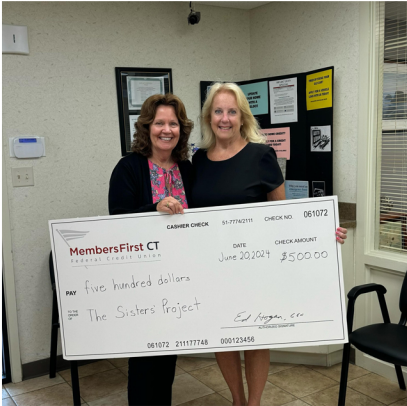
# Award Luncheon

We are thrilled to share the success of our recent Awards Luncheon, where we celebrated the outstanding achievements of our community members. The event was a wonderful occasion to honor individuals who have made significant contributions and demonstrated exceptional dedication.



# Thank you for your Support!

We want to extend our heartfelt thanks to everyone who contributed to the success of our recent Shred Day with generous donations to The Sisters' Project. Also, thank you to those who donated to the United Way. Your support and participation have made a significant impact and are greatly appreciated. Thank you for being an essential part of our community's success!



# Start Saving Smarter Today!

Discover Our Competitive Rates at MembersFirst CT FCU

Whether you're saving for a dream vacation, your future retirement, or any other goal- the time to start is now.

We understand that savings needs are unique. That's why we offer a range of savings accounts designed to help you reach your goals, no matter how big or small they may be.

	Rate	Yield
Regular Savings:	.05%	.05%
Money Market	Balance	
	.05%	under 2,500
	.50%	2,500 - 9,999
	.75%	10,000 - 24,999
	1.50%	25,000 - 74,999
	2.00%	75,000 and over

	Rate*	Yield
IRA Money Market:	.25%	.25%

## Certificates of Deposit / IRA Certificates:

Term	Rate*	APY
6 Months	4.50%	4.59%
12 Months	4.50%	4.59%
18 Months	1.35%	1.36%
24 Months	1.40%	1.41%
30 Months	1.40%	1.41%
36 Months	1.40%	1.41%
48 Months	1.50%	1.51%
60 Months	1.30%	1.31%



# Member Testimonial

"I have been a member since I was old enough to earn money (13). I got my first car loan at 17. I will always be a member and advocate of MembersFirst."

~ Tom Moore



# Share Your Experience

We value your feedback and would love to hear about your experience with us. Please take a moment to review us on Google!



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.