



# 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 two special events this summer:

### Shred Day

Date: Saturday, June 8th | 9:00 AM - 12:00 PM

Location: Meriden Branch

### Rogue Coffee Truck

Join us for complimentary coffee and treats!

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

Location: Meriden Branch

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

Newsletter for Members June 2024

## News Briefs

### Upcoming Closings

We will be closed Wednesday, June 19th, in Observance of Juneteenth.

### Save the Date - Annual Meeting

Our Annual Meeting will be held Wednesday, October 16, 2024

### Happy Summer!

Dear Teachers,

Thank you for your hard work and dedication this school year. You've made a tremendous impact, and now it's time for a well-deserved break.

Enjoy the sunshine, relax, and recharge. Have a fantastic summer!

MembersFirstCT FCU

### June Birthdays

Jonathan



# WHERE MEMBERS COME FIRST

# Get Ready for Our Upgraded Online Banking Experience!

We are thrilled to announce that an enhanced online banking experience is coming your way, June 3rd!

On June 3rd, MembersFirst CT FCU will be unveiling our upgraded online banking platform, designed with you in mind. We've listened to your feedback and are excited to introduce a fresh new look and feel, while maintaining all the features and functionalities you rely on.

What does this mean for you? Here's a sneak peek at what you can expect:

**Modern Design:** Say hello to a sleek and intuitive interface that makes managing your finances easier than ever. Our new design is optimized for both desktop and mobile devices, ensuring a seamless experience no matter how you access your accounts.

**Improved Performance:** Experience faster load times and smoother performance across the board. Our upgraded platform is built to handle your banking needs efficiently, so you can spend less time waiting and more time focusing on what matters most to you.

**Seamless Transition:** Rest assured that your existing accounts, settings, and transaction history will seamlessly carry over to the new platform. There's no need to worry about any disruptions to your banking routine.

We can't wait for you to experience the upgraded online banking platform firsthand. Mark your calendars for June 3rd and get ready to explore all the exciting improvements we have in store for you!

## 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
<b>Regular Savings:</b>	.05%	.05%
<b>Money Market</b>	<b>Balance</b>	
	.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
<b>IRA Money Market:</b>	.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%



## Daffodil Festival 2024

We had a fun time at this year's Daffodil Festival. It was great seeing our Members!



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.