

MEMBERSFIRST CT FCU

Newsletter



AUGUST 2025 EDITION



HELLO MEMBERS!

Summer's Not Over and Neither Are the Savings! ☀️

Summer is still going strong, and so are the great offers at MembersFirst CT FCU! We've extended our **limited-time Auto Loan Special**, with rates as low as **4.99% APR for up to 60 months**. Whether you're shopping for a new vehicle or looking to refinance, now's the perfect time to lock in a low rate and drive into the new season with confidence.

We've also been staying connected with our community in meaningful ways—from celebrating the winners of our \$500 Refer Friends and Family Giveaway to gearing up for the back-to-school season alongside our local public schools. As always, we're proud to partner with educators, families, and members like you who make our community stronger.

Stay tuned for more ways we're here to support you and thank you for being part of the MembersFirst family.



CONNECT WITH US!



📱 @membersfirstct
📘 @MembersFirstCT
✉️ info@membersfirstctfcu.com
📞 (203) 237-6424

SPECIAL RATES

AUTO LOAN RATES

AS LOW AS 4.99% APR*

Thinking about a new or used vehicle? Now's a great time to finance with MembersFirst CT FCU! We're offering competitive auto loan rates designed to help you save:

- as low as 4.99% APR – Up to 60 Months
- as low as 5.25% APR – Up to 72 Months
- as low as 5.75% APR – Up to 84 Months

Whether you're purchasing your next car or refinancing your current loan, our team is here to guide you every step of the way—with fast approvals, flexible terms, and

This offer is only available through August 31, 2025!

To learn more, contact Renee at

renee@membersfirstctfcu.com or 203-237-6424 x123

*Rates subject to change without notice. APR = Annual Percentage Rate. Rates based on creditworthiness and other factors. Terms and conditions apply. Offer valid until 8/31/2025

SUPPORTING OUR LOCAL COMMUNITY

BACK TO SCHOOL

It's almost that time again, local public schools are reopening in August! As a proud partner of our school community, MembersFirst is here to support students, staff, and families as the new school year begins.

Here's to a safe, successful, and inspiring back-to-school season!



UPCOMING CLOSING

We will be closed on Monday, September 1st in Observance of Labor Day.

MEMBER SPOTLIGHT

WHY I TRUST MEMBERSFIRST

"I've been part of the Members First family for over 5 years, and I truly mean family. Whether I'm speaking to someone in person or over the phone, I'm always treated with care and respect. The team has supported me through some of my biggest milestones—from purchasing our family home and investment properties to financing our family car. Their personalized service and dedication have made every step of the way feel seamless and stress-free. I'm grateful to be part of a financial institution that genuinely puts its members first."

- **Bill Johnson**



REFER FRIENDS AND FAMILY

CONGRATS MARK + RENEE!!

A huge congratulations to Mark and Renee, the winners of our Refer Friends and Family \$500 Giveaway! 🎉 Renee referred Mark to join MembersFirst, and together they entered into our special promotion and won \$500 each!

Thanks to everyone who participated and helped spread the word about the MembersFirst difference. We loved seeing our community grow through your referrals!

IMPORTANT UPDATE

CHECK FRAUD ON THE RISE

We've seen a rise in check fraud activity lately, and we want to make sure our MembersFirst community stays safe and informed.

Here's how you can help protect yourself:

✅ Monitor Your Account Daily

We strongly encourage all members to log in to online banking each day to check for any unfamiliar or suspicious activity. Early detection is key to preventing further fraud.

📞 Report Suspicious Transactions Immediately

If you notice a withdrawal or transaction you didn't authorize, call us right away. We'll look into it immediately and take the necessary steps to protect your funds.

🏠 Sign Up for Online Banking

Don't have online banking yet? Now's the time to enroll. It's free, easy to use, and gives you 24/7 access to your account. Reach out to us and we'll help you get started.

✍️ Use Permanent Ink on Checks

Write checks using black permanent ink to prevent alterations through a method known as "check washing."

Your financial security is our priority. If you have questions or concerns, please don't hesitate to contact us. Let's work together to stay safe and fraud-aware.

DISCOVER OUR COMPETITIVE RATES

SMART SAVING SMARTER

<u>Savings Products</u>	<u>RATE*</u>	<u>Yield</u>
Regular Savings:	0.05%	0.05%
Money Market:	0.05%	under \$2,500
	0.50%	\$2,500 - \$9,999
	0.75%	\$10,000 - \$24,999
	1.50%	\$25,000 - \$74,999
	2.00%	\$75,000 and over

<u>IRA Money Market:</u>	<u>Rate*</u>	<u>Yield</u>
	0.25%	0.25%

Certificates of Deposit / IRA Certificates:

<u>Term</u>	<u>Rate*</u>	<u>APY</u>
6 Months	3.75%	3.82%
12 Months	3.75%	3.82%
18 Months	3.00%	3.04%
24 Months	3.00%	3.04%
30 Months	2.50%	2.53%
36 Months	2.50%	2.53%
48 Months	2.75%	2.78%
60 months	2.75%	2.78%

*All rates subject to change without notice