MEMBERSFIRST CT FCU

Newsletter

DECEMBER 2025 EDITION

HELLO MEMBERS!

As we close out another year, I want to extend my heartfelt appreciation to every one of our MembersFirst families. Your trust, participation, and support make our credit union what it is - a true community.

This season reminds us of the importance of connection, gratitude, and giving back. I'm especially proud of our team's continued involvement in our local communities. Together, we're making a meaningful difference.

On behalf of our entire team, I wish you a wonderful holiday season filled with peace, warmth, and time with the people who matter most. Thank you for choosing MembersFirst CT FCU. We're honored to serve you, and we look forward to supporting you in the year ahead.

Ed Hogan

CEO

RATES

FINANCE YOUR CAR REPAIRS WITH MEMBERSFIST CT FCU

When your car needs unexpected repairs, we can help ease the stress. With our Auto Repair Loan, you won't have to put off the work you need to stay safe on the road.

- Rates as low as 7.99% APR*
- Repair bills are paid directly to the repair shop
- Flexible repayment terms that fit your budget

Whether it's a major repair or routine work that caught you by surprise, you can focus on getting back behind the wheel while we take care of the rest.

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.

CONNECT WITH US!

MembersFirst CT
FEDERAL CREDIT UNION

@membersfirstct
@MembersFirstCT
info@membersfirstctfcu.com
(203) 237-6424

UPCOMING CLOSINGS

Closing at 12 PM on Wednesday, December 24th
Closed December 25th in Observance of Christmas
Closing at 1 PM on Wednesday, December 31st
Closed January 1st in Observance of New Year's Day

THANK YOU

A HEARTFELT THANK YOU TO OUR SCHOOL REPS & MEMBERS

We'd like to extend a sincere thank you to our Meriden Public Schools Building Representatives and all of our members for your continued support and partnership. Your commitment helps strengthen our shared mission and allows MembersFirst to keep delivering meaningful financial solutions to the communities we serve.

Thank you for showing up, staying engaged, and helping us build a stronger future together. We're honored to serve you.

DISCOVER OUR COMPETITIVE RATES

START SAVING SMARTER

Savings Products	RATE*	Yield
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

	Rate*	Yield
IRA Money Market:	0.25%	0.25%

Certificates of Deposit / IRA Certificates:

Term	Rate*	APY
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

Federally Insured by NCUA
EQUAL HOUSING LENDER

APPLY TODAY

ROBERT H. HART AWARD

Each year, MembersFirst CT FCU proudly offers the Robert H. Hart Memorial Award with three scholarship awards totaling $5,000 to qualified college-bound high school seniors.

Applications and full eligibility details are available on our website under Membership → Robert H. Hart Memorial Award. Please share with students and families who may qualify.

IMPORTANT UPDATE

HOME EQUITY LINE OF CREDIT SPECIAL - 4.50% APR*

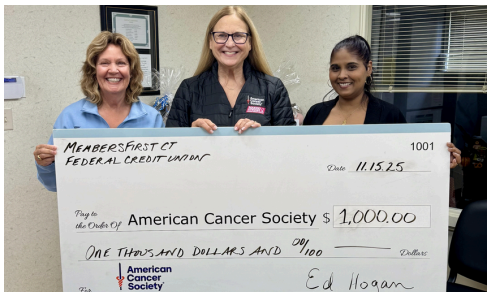
Use the equity in your home for what matters most:

- Home improvements and upgrades
- Paying off or consolidating higher-rate credit card debt
- Major purchases (auto, truck, etc.)
- Education expenses
- Building an emergency fund

For more information or to apply, please contact Tina at (203) 237-6424 x115.

* Home Equity Line of Credit:
Minimum credit line is $10,000 with a 10-year draw period and 15-year repayment period. Minimum monthly payment is interest-only on the outstanding credit line balance. The Annual Percentage Rate (APR) is variable and is based on an index equal to the Prime Rate as published in the Northeastern edition of The Wall Street Journal on the last billing business day of each month.

Thank you to everyone who donated. Together, we raised $1,000!



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