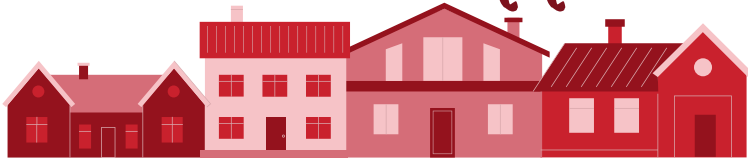


MEMBERSFIRST CT FCU Newsletter



FEBRUARY 2025 EDITION

HELLO MEMBERS!

As we step into February, we're excited to bring you the latest updates, special offers, and helpful financial tips to support your goals. This month, take advantage of our Home Equity Line of Credit (HELOC) special, offering competitive rates starting at 4.50% APR, and our "Sweetheart of a Deal" Personal Loan at 6.99% APR—a great way to consolidate debt or fund your next big purchase.

We're also sharing important fraud prevention tips to help you safeguard your finances. Plus, don't forget—our 2.99% APR Visa Balance Transfer offer is still available to help you save on interest. Don't forget, applications are still open for the Robert H. Hart Award for high school seniors.

We're here to help you make the most of your membership with exclusive benefits and valuable resources. Visit membersfirstctfcu.com to learn more. Thank you for being a valued member of MembersFirst CT FCU!



CONNECT WITH US!



@membersfirstct

@MembersFirstCT

info@membersfirstctfcu.com

(203) 237-6424



PERSONAL LOAN SPECIAL

SWEETHEART OF A DEAL STARTING AT 6.99% APR

For a limited time, enjoy a low 6.99% APR, perfect for consolidating debt, making a big purchase, or covering unexpected expenses.

Whether you're planning a romantic getaway, tackling home improvements, or simply looking for financial flexibility, our special rate makes borrowing more affordable.

Hurry—this offer won't last forever! Visit membersfirstctfcu.com or stop by a branch to learn more and apply today.

APPLY NOW

*rates are subject to change at any time. Offer ends 2/28/2025.

SPECIAL RATE

HOME EQUITY SPECIAL LOCK IN 4.50% APR!

Take advantage of our Home Equity Line of Credit (HELOC) special rate of 4.50% APR for 12 months.* Whether you're planning renovations, consolidating debt, or covering major expenses, now is the time to put your home's equity to work.

Call Tina at (203) 237-6424 ext. 115 for more details!

HAPPY BIRTHDAY

Ed
Joanne





UPCOMING CLOSINGS

Monday,
February 17th

We will be closed in observance of
Presidents' Day.

IMPORTANT ALERT

DEBIT CARD ISSUE

Due to the power outage in Little Rock, AR, our Debit Card Processor, FIS, continues to work on remediating the debit card posting issues. You may experience questionable debit card transactions dating from January 15, 2025 to present. We ask that you be diligent in monitoring your checking account balances and transactions. Regular communications will be sent as we are updated on the progress to correct these issues.

Please contact Andrea (Branch Manager) at 203-237-6424 Ext. 201 or Jennifer (Supervisor) at 203-237-6424 Ext. 113 with any questions or concerns.

We apologize for any inconvenience this may cause. We are working closely with FIS to address these issues promptly.



FRAUD TIP OF THE MONTH

PROTECT YOUR FINANCES

We want to make you aware of a growing trend in cybersecurity threats known as "smishing" (SMS phishing) and "vishing" (voice phishing). These methods can sometimes be used to attempt to gather personal information from unsuspecting individuals.

What are Smishing and Vishing?

- Smishing: Fraudulent SMS messages that may appear to be from trusted organizations, aiming to trick you into sharing sensitive information or clicking on harmful links.
- Vishing: Fraudulent phone calls that impersonate trusted numbers and may attempt to gather personal information over the phone.

How to Protect Yourself:

- Verify Requests: If you receive unexpected messages or calls asking for personal information, please confirm their legitimacy by reaching out to us directly using official contact details.
- Avoid Clicking on Links: Be cautious with unsolicited texts or emails, particularly if they contain links or urgent requests.
- Caller ID Awareness: While calls may appear to come from a familiar number, scammers can spoof caller IDs. Take care when sharing personal details.
- Report Suspicious Activity: If you receive a suspicious message or call, we encourage you to report it to us and the [Federal Trade Commission](#).

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>Rate*</u>	<u>Yield</u>
IRA Money Market:	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%	3.05%
24 Months	3.00%	3.05%
30 Months	2.50%	2.53%
36 Months	2.50%	2.53%
48 Months	2.75%	2.79%
60 months	2.75%	2.79%

*All rates subject to change without notice