

# MEMBERSFIRST CT FCU Newsletter



APRIL 2025 EDITION

## HELLO MEMBERS!

Spring is in the air—and there's a lot blooming here at MembersFirst CT FCU!

**We're excited to share a few ways you can get involved this season:**

- ☀ Refer friends and family to the credit union for a chance to win \$500!
- ☀ Support our food drive during United Way's Week of Action, April 1–8, by donating non-perishable items at any branch.
- ☀ Learn how to save smarter with our helpful savings chart below.
- ☀ Stay informed with important ACH transaction tips on page 2.

We're here to support your financial journey every step of the way—thank you for being a valued member of our community!



### CONNECT WITH US!



- 📷 @membersfirstct
- 📺 @MembersFirstCT
- ✉ info@membersfirstctfcu.com
- 📞 (203) 237-6424



### REFERRAL PROGRAM

## REFER FRIENDS + FAMILY YOU COULD WIN \$500!

Know someone who could benefit from banking with MembersFirst CT FCU? Invite them to join — and you'll both be entered for a chance to win \$500!

### Here's how it works:

- Refer a friend or family member, age 18 or older.
- When they open both a Savings Account and a Checking Account (with a Visa Credit Card, Direct Deposit, or Loan), you'll be automatically entered to win.
- Each qualifying referral is a new chance to win!

There's no limit to how many people you can refer — so spread the word and boost your chances!

**Hurry! Entries must be received by June 30, 2025.**

Have questions? Stop by your local branch or call us at (203) 237-6424.

**APPLY NOW**

# HAPPY BIRTHDAY

**HECTOR  
ANDREA**





## UPCOMING EVENTS

Shred day will be held Saturday, April 26, 2025 from 9AM - 12 PM.

Our Annual Meeting will be held Thursday, October 16, 2025.

### GIVING BACK

## HELP US SUPPORT THE UNITED WAY WEEK OF ACTION

MembersFirst CT FCU is collecting non-perishable food items April 1–8 as part of the United Way's Week of Action.

### Most requested items include:

- Cereal
- Pasta
- Peanut Butter & Jelly
- Rice
- Canned Vegetables
- Canned Soup
- Canned/Jarred Sauce

Drop donations at any branch.

**Let's feed our community—together!**

### DISCOVER OUR COMPETITIVE RATES

## SMART SAVING SMARTER

#### Savings Products

	<u>RATE*</u>	<u>Yield</u>
<b>Regular Savings:</b>	0.05%	0.05%
<b>Money Market:</b>	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>
<b>IRA Money Market:</b>	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

Federally Insured by



### IMPORTANT REMINDER

## ACH INFORMATION

Providing incorrect account information will result in a rejected ACH. The items will not post to your account.

ACH (Automated Clearing House) transactions include direct deposit of paychecks, automatic loan or bill payments, and other electronic fund transfers.

### To set up incoming or outgoing ACH transactions with MembersFirst CT FCU, you'll need:

1. Our routing number: 211177748
2. Your account number (Checking or Savings)

- For savings: Use your full member number with suffix 00 (e.g., 99999-6 becomes 99999600), and select "Savings" on the form.
- For checking: Use the MICR number from your printed checks (middle set of numbers), and select "Checking" on the form. If you don't have checks, contact us for your correct account number.

If you have questions or need assistance, contact us at (203) 237-6424 or [info@membersfirstctfcu.com](mailto:info@membersfirstctfcu.com).

### TIP OF THE MONTH

## BUYING OUT YOUR LEASE

If your car lease is ending, you may have the option to buy the vehicle instead of returning it. Before making a decision, consider these key factors:

- **Check the Market Value** – Compare your lease buyout price to similar cars on the market. If your buyout price is lower than the car's value, purchasing could be a smart move.
- **Inspect the Car's Condition** – If you've taken good care of your vehicle and it has low mileage, it might be worth keeping. Buying it also saves you from potential wear-and-tear fees at lease return.
- **Review Your Budget** – A lease buyout usually requires financing. If your monthly payments fit your budget and the car meets your long-term needs, buying may be the right choice.
- **Consider Interest Rates** – Loan rates fluctuate, so explore financing options before committing. Our team can help you find a competitive auto loan to make the process easier.

Not sure what's best for you? We're happy to help! Reach out to us today to discuss your options.



**MembersFirst CT**  
FEDERAL CREDIT UNION