



JULY 2025 EDITION

# **HELLO MEMBERS!**

Summer is heating up—and so are the savings at MembersFirst CT FCU!

We're excited to offer a limited-time Auto Loan Special, with rates as low as 4.99% APR for up to 60 months. Whether you're buying new or refinancing, now is the perfect time to lock in a great rate and hit the road with confidence.

In addition to these savings, we've had a wonderful season of giving back and connecting with you. At Shred Day, we raised \$600 for the Meriden Humane Society—thank you to everyone who participated! We also cooled things down with sweet treats from Tall Man's Homemade Ice Cream Truck as part of our Member Appreciation events.

As always, we're here for you with resources, events, and personalized support to help you make the most of your membership.

# Members et CT

#### **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 personalized service.

Hurry—this offer is only available through July 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 7/31/2025

#### **July Birthdays**

Shirley Alaysia Krissy Diane



## 🛅 UPCOMING CLOSING

We will be closed on Friday, July 4<sup>th</sup> in Observance of Independence Day.

#### MEMBER EVENTS SHRED DAY + ICE CREAM TRUCK

We kicked off summer with two great events! Shred Day raised \$600 for the Meriden Humane Society, and members enjoyed a sweet treat from Tall Man's Homemade Ice Cream Truck. Thanks for celebrating with us!





#### DISCOVER OUR COMPETITIVE RATES SMART SAVING SMARTER

Savings Products	RATE*	Yield
Regular Savings:	0.05%	0.05%
Money Market:	0.05% 0.50%	under \$2,500 \$2,500 - \$9,999
	0.75% 1.50% 2.00%	\$10,000 - \$24,999 \$25,000 - \$74,999 \$75,000 and over
IRA Money Market:	Rate* 0.25%	<u>Yield</u> 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



# HONORING EXCELLENCE 2025 ROBERT H. HART MEMORIAL AWARD RECIPIENTS



#### TIPS

### **BEWARE OF 'JUGGING'**

There's a new social media trend that's on the rise nationwide, and it is happening in Connecticut. *"Provided by NBC News"* 

The Berlin Police Department says you should be on the lookout for "jugging," which is when suspects wait near a bank or ATM, watch you withdraw money, then follow you.

Police said the thieves are looking for an opportunity to burglarize your vehicle, or rob you.

They say you should take the following steps to protect yourself:

- Always be aware of your surroundings.
- Try not to be distracted while in the bank or at an ATM.
- Be discreet. After withdrawing cash, immediately put the money in your wallet or purse.
- Lock your doors once you're in your car.
- Don't leave large amounts of money inside your vehicle.
- Be unpredictable. Mix up your daily routine by visiting your bank at different times, or use a different ATM.
- Be on the lookout for any vehicles that follow you out of the parking lot.
- If you believe you're being followed, call 911 or drive to the police department.

