

MEMBERSFIRST CT FCU Newsletter



SEPTEMBER 2025 EDITION

HELLO MEMBERS!

As we move into September, it's a great time to refocus on the things that matter most - family, community, and financial well-being. In this month's newsletter, you'll find reminders about upcoming closings, helpful fraud prevention tips, and ways to make the most of your membership.





We're also spotlighting options to help you handle life's surprises, like financing car repairs at competitive rates starting at 7.99% APR. Plus, check out savings insights and updates from across our credit union community.

At MembersFirst CT FCU, we remain committed to supporting you with resources and solutions designed to make managing your money simpler and more secure.



CONNECT WITH US!



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



RATES

FINANCE YOUR CAR REPAIRS WITH MEMBERSFIRST 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.

SEPTEMBER BIRTHDAYS

Becky
Barbara





UPCOMING CLOSING

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

UPCOMING EVENT

89TH ANNUAL MEETING & MEMBER APPRECIATION NIGHT

Join us for an evening of celebration, community, and fun at our 89th Annual Meeting & Member Appreciation Night!

Date: Thursday, October 16th

Time: 5:00 – 8:00 PM

Location: Aqua Turf Club, Plantsville, CT

Enjoy an open bar, delicious dinner, and exciting door prizes as we come together to celebrate our members and reflect on another successful year.

♦ Tickets: \$35 Members | \$60 Non-Members
Tickets are available September 2nd – October 6th.
Please note: all tickets are non-refundable.
We can't wait to see you there!

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% | 3.04% |
| 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



UPCOMING EVENT

CELEBRATE WALLINGFORD



IMPORTANT UPDATE

PROTECT YOURSELF FROM FRAUD

MembersFirst CT FCU will never call, text or email asking you to provide or confirm your personal information.

Scammers may pose as us (or another financial institution) to try to trick you into clicking a link or verifying personal information so they can steal your money!

There are many various types of fraud and scams, so protecting yourself is crucial to your financial well-being.

The Federal Trade Commission reports that \$12.5 Billion was lost to scams in 2024, with investment fraud, job scams and debt relief fraud topping the list.

Some general guidelines to follow:

- always safeguard your personal information
- verify the legitimacy of individuals and businesses before engaging with them
- carefully monitor account activity
- use strong passwords and change them frequently
- shred sensitive documents
- avoid clicking on suspicious links

Scammers will commonly create a sense of urgency in their requests, attempting to scare you into sending money immediately. They may say you've won something or owe the IRS money. DO NOT fall victim— independently investigate prior to taking action!

Please promptly notify us at 203-237-6424 if you receive any unsolicited communication or notice any unusual account activity.



MembersFirst CT
FEDERAL CREDIT UNION