MEMBERSFIRST CT FCU Mewsletter



NOVEMBER 2025 EDITION

HELLO MEMBERS!

We had a wonderful time celebrating with our members at the 89th Annual Meeting and Member Appreciation Night! It was such a joy to connect, reflect on another successful year, and share our appreciation for the community that makes MembersFirst so special.

A heartfelt thank-you to everyone who attended and to those who supported the American Cancer Society Making Strides Campaign.

As we move into the season of gratitude, we're excited to share a few updates and reminders to help you make the most of your membership. This month's newsletter includes important fraud protection tips, details on our November baking basket raffles, and information on our low-rate personal loans - a great way to prepare for holiday expenses.

Thank you for being part of the MembersFirst family. We're grateful for your continued trust and support!



CONNECT WITH US!



- (a) @membersfirstct
- @MembersFirstCT
- (203) 237-6424

RATES

PERSONAL LOANS FOR THE HOLIDAY SEASON

Make this season a little brighter, without stretching your budget. A MembersFirst Personal Loan gives you the flexibility to cover holiday shopping, travel, or unexpected expenses with one simple monthly payment.

Rates as low as 8.99% APR for terms up to 60 months.

Why choose a MembersFirst Personal Loan?

- Fixed rates and predictable payments
- Flexible terms to fit your budget
- No collateral required

Apply today at membersfirstctfcu.com!

To learn more, contact Renee at renee@membersfirstctfcu.com or 203-237-6424 x123

APR = Annual Percentage Rate. Rate effective as of November 2025 and subject to change without notice. Actual rate may vary based on creditworthiness and loan term. Certain restrictions may apply.

Membership eligibility required. Federally insured by NCUA.

NOVEMBER BIRTHDAYS

Jenn





UPCOMING CLOSING

Tuesday, Nov. 11^{th,} Veterans Day Thursday, Nov. 27th, Thanksgiving Friday, Nov. 28th Closing at 12:00 PM

THANK YOU

THANK YOU TO EVERYONE WHO ATTENDED OUR ANNUAL MEETING!











DISCOVER OUR COMPETITIVE RATES

SMART SAVING SMARTER

Savings Products	RATE*	<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
	Rate*	<u>Yield</u>
IRA Money Market:	0.25%	0.25%

Certificates of Deposit / IRA Certificates:

<u>Term</u>	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



UPCOMING EVENT

NOVEMBER RAFFLE

Get ready for some cozy fall baking fun! This month, we're raffling off two baking baskets. Each basket is filled with goodies to inspire your next baking day.



Stop by any MembersFirst branch to enter for your chance to win! 🧐

IMPORTANT REMINDER

FRAUD ALERT

Scammers are becoming more sophisticated even sharing some of your personal information to sound legitimate. Remember: MembersFirst CT FCU will never call and ask you to confirm or provide personal or account details.

If you receive a call like this, do not share any information. Hang up immediately and call MembersFirst directly using the number on our website or your account materials.

Your security is our priority. Stay alert and protect your information.

Thank you to those who supported the American Cancer Society Making Strides Campaign.



