

MEMBERSFIRST CT FCU

Newsletter



APRIL 2026 EDITION



HELLO MEMBERS!

As we head into April, we're welcoming longer days, a new season, and fresh opportunities to support our members.

This month, we're sharing ways to save on your next vehicle with our special auto loan rate, tips on lease buyouts, and updates from our branches. We're also excited to introduce our new Adult Education Loan in partnership with Wallingford Adult Education, expanding access to continued learning in our community.

As always, thank you for being a valued member of MembersFirst CT FCU.


We're proud to serve our Meriden and Wallingford communities and are here whenever you need us.



CREDIT FOR LIFE EVENTS AT MALONEY + PLATT

CONNECT WITH US!



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

SPECIAL RATES

APRIL AUTO LOAN SPECIAL - 4.99% APR*

Whether you're upgrading your ride, buying your first car, or refinancing a higher-rate loan, MembersFirst CT FCU is here to help you save.

For a limited time, enjoy rates as low as 4.99% APR for up to 72 months.*

- Competitive local financing
- Flexible terms to fit your budget
- Fast, friendly service
- No dealer pressure

Shopping at a dealership? Get pre-approved first so you can walk in with confidence and stronger negotiating power.

**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.

MERIDEN OFFICE – PARKING UPDATE

Heads up for our Meriden members! Concrete pouring and grading are currently underway on the back and side of the building, so please note that access around the building is unavailable at this time. Thank you for your patience, we are sorry for the inconvenience!

MEMBERSFIRST LAUNCHES NEW ADULT EDUCATION LOAN

MembersFirst CT FCU has partnered with Wallingford Adult Education to introduce a new Adult Education Loan, expanding access to affordable financing for continued learning.

This new offering supports individuals at all stages of their educational journey and reflects a shared commitment to strengthening the local community through opportunity, growth, and lifelong learning.



Happy Birthday to Mr. Magi, our General Contractor, who keeps our renovation running seamlessly.

MERIDEN BRANCH RENOVATION MAKING PROGRESS!



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.

DISCOVER OUR COMPETITIVE RATES

START 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 - \$74,999
	1.50%	\$25,000 - \$74,999
	2.00%	\$75,000 and over

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

Certificates of Deposit / IRA Certificates:

<u>Term</u>	<u>Rate*</u>	<u>APY*</u>
6 Months	3.25%	3.30%
12 Months	3.25%	3.30%
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



APRIL BIRTHDAYS

ANDREA
MARY KATE

