MEMBERSFIRST CT FCU

Newsletter

AUGUST 2026 EDITION

HELLO MEMBERS!

August brings exciting updates and plenty to look forward to at MembersFirst CT Federal Credit Union. This month, we're celebrating the opening of the Drive-Thru Teller at our Meriden office, joining the community at the Puerto Rican Festival and helping local teachers, staff and students prepare for a new school year.

Inside, you'll also find important information about your debit card, helpful financing options and a reminder to stay alert against fraud. As always, thank you for being a valued member of MembersFirst CT Federal Credit Union.

THE DRIVE THRU TELLER (NOT OUR DRIVE UP ATM) WILL BE OPEN AT OUR MERIDEN OFFICE AUGUST 3RD! PLEASE CONTINUE TO USE THE WALK UP ATM.

SPECIAL RATES

TAP INTO YOUR HOME'S POTENTIAL WITH A HELOC

A Home Equity Line of Credit (HELOC) from MembersFirst gives you flexible access to funds when you need them most.

Rates as low as 4.50% APR* for 12 months.

Why choose a HELOC?

- Borrow only what you need, when you need it
- Pay interest only on the amount you use
- Typically lower rates
- Flexible, reusable line of credit

To learn more, contact Tina at tinay@membersfirstctfcu.com

APR = Annual Percentage Rate. Rates as low as 4.50% APR for first 12 billing cycles and are subject to creditworthiness and may vary based on loan-to-value (LTV), credit score, and other factors. HELOC is secured by your primary residence and subject to credit approval. Property insurance is required; flood insurance may be required. Additional terms and conditions may apply. Offer subject to change or termination without notice. Contact MembersFirst CT FCU for full details.

CONNECT WITH US!

MembersFirst CT
FEDERAL CREDIT UNION

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

UPCOMING EVENT

We'll be at the Puerto Rican Festival at Hubbard Park on Sunday, August 2nd. Stop by and say hello!

WELCOME BACK

WELCOME BACK TO SCHOOL AUGUST 26TH

We wish **all** teachers, staff and students a successful school year as they return to the classroom on August 26!

FRAUD PREVENTION REMINDER

STOP. THINK. VERIFY.

Scammers often create a sense of urgency to pressure you into sharing information or sending money. Remember:

- Never share your PIN, password or security code.
- Avoid clicking unexpected links.
- Contact MembersFirst CT FCU directly if something seems suspicious.

DISCOVER OUR COMPETITIVE RATES

START SAVING SMARTER

Savings Products	RATE*	Yield
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*	**Yield**
IRA Money Market:	0.25%	0.25%

Certificates of Deposit / IRA Certificates:

Term	Rate*	APY*
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**

Federally Insured by NCUA

EQUAL HOUSING LENDER

LOANS

EDUCATION LOAN

MembersFirst CT FCU offers financing options to help make continuing education more accessible. Whether pursuing career training, professional certifications, or personal enrichment courses, this loan program provides a flexible way to invest in your future while supporting lifelong learning in our community.

IMPORTANT DEBIT CARD UPDATE

A NEW MEMBERSFIRST DEBIT CARD IS ON THE WAY!

Before September 13, 2026, you'll receive a new debit card with a new card number as part of an upgrade to our debit card program and the installation of a new ATM at our Meriden office.

Your new card will feature secure, convenient tap-to-pay technology for faster checkout and added fraud protection.

Once your new card arrives, simply activate it using the enclosed instructions. Your current debit card will stop working on September 14, 2026, so don't forget to update any recurring payments or subscriptions with your new card number.

Do not shred your old card after activation of your new card. The new one will not work until September 14th.

EVENTS

SAVE THE DATE

Mark your calendars! Our 90th Annual Meeting will be held on Thursday, October 15th.

Join us as we celebrate 90 years of serving our members, reflect on the past year, and share what's ahead for MembersFirst.

We look forward to celebrating this milestone with you!

MembersFirst CT
FEDERAL CREDIT UNION