

MEMBERSFIRST CT FCU Newsletter



FEBRUARY 2026 EDITION

HELLO MEMBERS!

As we settle into the winter season, we want to thank you for being a valued member of the MembersFirst community. In this edition of our newsletter, you'll find important branch updates, helpful reminders to keep your finances secure, and tools designed to make everyday banking easier.

We're also sharing a special Valentine's Day personal loan offer—because a little extra support can go a long way. Whether you're planning ahead, managing expenses, or tackling a project, our flexible personal loans are here to help you move forward with confidence.

As always, we're committed to providing trusted guidance, secure solutions, and personalized service to support you and your financial well-being.



CONNECT WITH US!



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



RATES

FEBRUARY PERSONAL LOAN SPECIAL - 6.99% APR*

A little extra support can go a long way. This Valentine's Day, treat yourself (or someone you love) to peace of mind with a MembersFirst Personal Loan. Whether you're consolidating expenses, funding a home project, or covering something unexpected, we're here to help you move forward with confidence.

Our personal loans are designed to be simple and flexible, with **rates as low as 6.99% APR* and terms from 1-5 years**, so you can choose the option that fits your budget and goals.

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.

THANK YOU FOR YOUR PATIENCE

With winter weather and renovation work underway, parking may be more limited than usual. We're sorry for any inconvenience and truly appreciate your flexibility as we make improvements to better serve you.

UPCOMING CLOSINGS

Presidents' Day Monday, February 16

FRAUD ALERT

PROTECT YOURSELF FROM CHECK FRAUD

Check fraud is on the rise, with thieves stealing checks directly from mailboxes and altering them for fraudulent use. One of the safest ways to protect your money is to use MembersFirst Bill Pay, which allows you to securely pay bills electronically without mailing checks.

Bill Pay helps reduce risk, saves time, and gives you peace of mind knowing your payments are handled safely.



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> 0.25%	<u>Yield</u> 0.25%

Certificates of Deposit / IRA Certificates:

<u>Term</u>	<u>Rate*</u>	<u>APY</u>
6 Months	3.50%	3.56%
12 Months	3.50%	3.56%
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%



APPLY TODAY

ROBERT H. HART AWARD

Each year, MembersFirst CT FCU proudly offers the Robert H. Hart Memorial Award with three scholarship awards totaling \$5,000 to qualified college-bound high school seniors.

Applications and full eligibility details are available on our website under About Us → Robert H. Hart Memorial Award. Or [click here](#) to read more.

UNDERSTANDING YOUR ACCOUNT BALANCES

- 1. Actual Balance (or Current Balance):** The total amount of money in your account based only on transactions that have fully processed and posted to your account's official ledger. It does not include transactions that are still pending.
- 2. Available Balance:** The portion of your actual balance that is immediately available for withdrawal or to cover new transactions. It is your actual/current balance minus any pending transactions, authorization holds (e.g., from a gas station, restaurant or hotel stay), holds on deposited checks that have not yet cleared or any other type of account hold.

To prevent unexpected overdrafts, always make spending decisions based on your available balance.

Best practices include: monitoring your accounts closely, keeping track of transactions and automatic payments, setting up low-balance or other alert types, linking accounts together or applying for an Overdraft Line of Credit.

Please speak to a Member Services Associate with any questions or to discuss your options.

FEBRUARY BIRTHDAYS

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JOANNE

