

MEMBERSFIRST CT FCU

Newsletter



JANUARY 2026 EDITION



HELLO MEMBERS!

As we begin a new year, I want to sincerely thank you for being part of the MembersFirst CT Federal Credit Union community.

Whether you've been with us for years or recently joined, your trust means everything to us. Over the past year, our focus remained simple: supporting our members with straightforward guidance, dependable service, and a people-first approach to banking.

Looking ahead, we're committed to continuing that promise; investing in tools, services, and our local communities so you feel confident and supported at every stage of your financial journey.

On behalf of our entire team, I wish you a happy, healthy, and prosperous New Year. We look forward to serving you in the year ahead.

CEO



CONNECT WITH US!



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

RATES

JANUARY PERSONAL LOAN SPECIAL - 6.99% APR*

A little extra support can go a long way. Whether you're smoothing out holiday expenses, tackling a home project, or handling something unexpected, a MembersFirst personal loan helps you move forward with confidence.

Our personal loans are designed to be straightforward and flexible, with **rates as low as 6.99% APR* and terms from 1-5 years**, so you can choose what works best for your budget.

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 CONSTRUCTION UNDERWAY

We are under construction. Please be patient when you visit the Meriden Office.

UPCOMING CLOSINGS

Open 9 AM - 1 PM | Wednesday, December 31st

Closed January 1st in Observance of New Year's Day
 Closed Martin Luther King, Jr. Day Monday, January 19th

GIVING BACK

ADOPT-A-FAMILY

MembersFirst staff and officials participated in our annual Adopt-A-Family through United Way and Catholic Charities. We donated toys, clothes, etc. to give an anonymous family of five a very Merry Christmas.



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.

CONGRATULATIONS TO OUR HOLIDAY CONTEST WINNERS

- Kristin Fedora guessed the number of Kisses in Meriden and won the jar plus a \$25 Amazon gift card.
- Beth Whollery guessed the number of Kisses in Wallingford and won the jar plus a \$25 Amazon gift card.

Baking Basket Winners:

- Shawna Diano – Child Basket
- Destiny Germain – Adult Basket



Thank you to everyone who joined in the fun. We look forward to more member celebrations in 2026! 🎉👉



JANUARY BIRTHDAYS

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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 - \$24,999
	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%