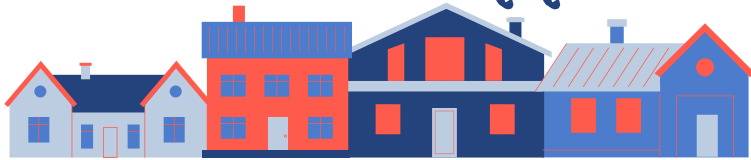


MEMBERSFIRST CT FCU Newsletter



JULY 2026 EDITION

HELLO MEMBERS!

Summer is here, and we hope you're enjoying the longer days with family, friends, and a little time to relax. Whether you're traveling, tackling projects around the house, or planning for what's ahead, MembersFirst is here to help you reach your financial goals.

In this issue, you'll find information about our upcoming debit card upgrade, lending options, our 2026 Robert H. Hart Memorial Award recipients, and a reminder to stay alert against fraud.

As always, thank you for being a valued member of MembersFirst CT Federal Credit Union. We wish you a safe, fun, and memorable summer!



High School Raffle Winners



CONNECT WITH US!

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



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.

Use your HELOC for:

- Home improvements or renovations
- Debt consolidation
- Unexpected expenses
- Tuition or major purchases

Why choose a HELOC?

- Borrow only what you need, when you need it
- Pay interest only on the amount you use
- Typically lower rates than credit cards or personal loans
- 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.

BIRTHDAYS

Shirley
Krissy
Bryan





UPCOMING CLOSINGS

Saturday, July 4th in observance of the 250th Independence Day.

NEWS AND ANNOUNCEMENTS

2026 ROBERT H. HART MEMORIAL AWARD RECIPIENTS

Congratulations to the recipients of the 2026 Robert H. Hart Memorial Award - Katie Anastasio, Peighton O'Hara and Peyton Allison!

We're proud to support students as they continue their educational journeys and wish each of them continued success.



DISCOVER OUR COMPETITIVE RATES

START SAVING SMARTER

Savings Products

RATE*

Yield

Regular Savings:

0.05%

0.05%

Money Market:

0.05%

0.50%

0.75%

1.50%

2.00%

under \$2,500

\$2,500 - \$9,999

\$10,000 - \$24,999

\$25,000 - \$74,999

\$75,000 and over

IRA Money Market:

Rate*

0.25%

Yield

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



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.

Thank you for being a valued MembersFirst member!

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