

MEMBERSFIRST CT FCU Newsletter



JUNE 2026 EDITION



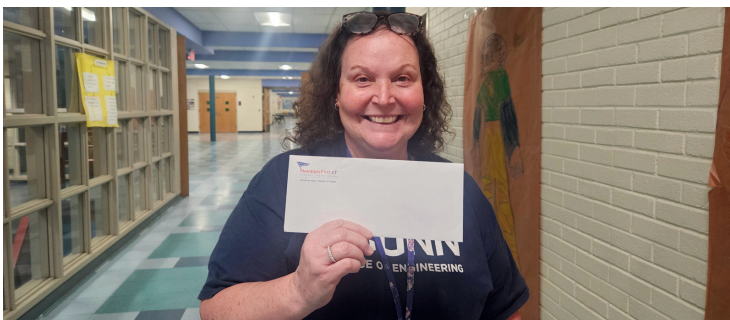
Maloney Student Raffle Winner, Samantha Hughes

HELLO MEMBERS!

As we move into summer, it's a great time to take advantage of opportunities that can help you reach your financial goals while staying informed and protected.

In this month's newsletter, you'll learn how a Home Equity Line of Credit (HELOC) can help fund home projects and other major expenses, explore financing options for education costs, and see how you can earn rewards through our Refer-a-Friend program. We're also sharing an important alert from the Connecticut DMV about a recent text message scam targeting residents.

As always, thank you for trusting MembersFirst CT FCU with your financial journey. We're proud to serve our members and communities and look forward to helping you make the most of every opportunity.



Raffle Winner, Tami DePonte

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.

CONNECT WITH US!



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

BIRTHDAYS

Jonathan



UPCOMING CLOSINGS

Friday, June 19th in observance of Juneteenth.

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

NEWS AND ANNOUNCEMENTS

FRIENDS & FAMILY REFERRAL PROGRAM

Refer your friends and family and earn \$50 when they join MembersFirst!

Offer valid June 30, 2026. To qualify, the referred member must open a Savings Account plus one of the following:

- Checking Account with Direct Deposit
- Credit Card
- Any Loan

Both the referring and new member must be at least 18 years old and in good standing. Offer subject to change without notice.

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



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.

TIP OF THE MONTH

SCAM ALERT

FAKE DMV TEXT MESSAGES

Connecticut residents are reporting text messages claiming they have an unpaid traffic citation and must pay immediately to avoid penalties. The Connecticut DMV has confirmed these messages are fraudulent.

Remember: legitimate organizations rarely demand immediate payment through text messages. If you receive a suspicious message, avoid clicking any links, delete the text, and verify any concerns through official channels.

A few extra seconds of caution can help protect your personal and financial information.

GIVING BACK

THANK YOU FOR YOUR DONATIONS FOR UNITED WAY'S WEEK OF ACTION!



MembersFirst CT
FEDERAL CREDIT UNION