

# MEMBERSFIRST CT FCU

# Newsletter



MAY 2026 EDITION



## HELLO MEMBERS!

As we head into May, we're looking forward to longer days, fresh opportunities, and ways to help you make the most of the season.

This month, we're sharing how you can earn with our Friends & Family Referral Program, flexible options with our Home Equity Line of Credit, and important tips to help protect yourself from IRS and government phone scams.

As always, thank you for being a valued member of MembersFirst CT FCU. We're here to support you every step of the way.



## 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\*

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](mailto:tinay@membersfirstctfcu.com)

APR = Annual Percentage Rate. Rates as low as 4.50% APR 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.

## MERIDEN OFFICE – PARKING UPDATE

Parking is back to normal. Please follow the enter and exit signs at the Meriden Office. We appreciate your patience during our renovations.

## UPCOMING CLOSINGS

Memorial Day, Monday, May 25<sup>th</sup>

### NEWS AND ANNOUNCEMENTS

## FRIENDS & FAMILY REFERRAL PROGRAM

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

Offer valid May 1 – 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>
<b>Regular Savings:</b>	0.05%	0.05%
<b>Money Market:</b>	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>
<b>IRA Money Market:</b>	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



SAVE THE DATE

## 90<sup>TH</sup> ANNUAL MEETING CELEBRATION

Thursday, October 15th 5-9pm at Aqua Turf Club with delicious food, DJ, giveaways, and raffles.

This year's theme is... Denim & Diamonds!

Tickets: \$35/Members, \$60/non-members.

### TIP OF THE MONTH

## PROTECT YOURSELF FROM PHONE SCAMS

Scammers continue to impersonate the IRS and other government agencies, often demanding immediate payment or threatening legal action.

Remember:

- The IRS will never call you demanding payment over the phone.
- They won't ask for payment via gift cards, wire transfers, or crypto.
- Legitimate agencies will typically contact you by mail.

If you receive a suspicious call, hang up and report it. Staying informed is one of the best ways to protect yourself and your finances.

Always ask a credit union representative if uncertain. You can rely on MembersFirst CT FCU to protect your assets.

### MEMBER GIVEAWAY

## MARCH MADNESS BASKET WINNER ABRAHAM LAPORTE

