

# MEMBERSFIRST CT FCU Newsletter



OCTOBER 2026 EDITION



North Haven Business Expo

## HELLO MEMBERS!

October is a big month at MembersFirst CT FCU! We're looking forward to celebrating 90 years of serving our members at our Annual Meeting on October 15, and we're excited that our Drive-Up ATM and Drive-Up Teller are now open at our Meriden office.

Inside this month's newsletter, you'll also find ways to make the most of your membership, including auto loan rates as low as 4.75% APR, our HELOC special, and competitive savings and certificate rates.

Plus, don't forget that our offices will be closed Monday, October 12 in observance of Columbus Day. Thank you for being part of the MembersFirst community!



Panther and Maloney Branches reopened in September.

### LOAN SPECIAL

## AUTO LOAN SPECIAL RATES AS LOW AS 4.75%APR\*

Ready for a new ride or looking to lower your current payment? We can help with competitive auto loan rates and flexible financing options.

Whether you're buying new, buying used, or refinancing a loan from another lender, now is a great time to see how much you could save.

**Apply today and keep more money in your pocket each month.**

**Contact Renee at (203) 237-6424 Ext. 123**  
*Offer valid until 12/31/2026*

APR = Annual Percentage Rate. Rates as low as 4.75% APR. Actual rate may vary based on creditworthiness and loan terms. Subject to credit approval. Membership eligibility required. Rates and terms are subject to change. Certain restrictions may apply.

## DEBIT CARD/ATM UPDATE

On September 14, 2026, we successfully moved all debit cards to our new system and introduced a brand-new ATM at our Meriden location! The new debit cards and ATM offer enhanced features and functionality.

### Known Issues Being Addressed

- Some apps may identify your debit card as a credit card and charge a small fee. If you notice an incorrect fee, please let us know and we will reimburse you.
- Digital Wallets, including Apple Pay, Samsung Pay, and Google Pay, are part of a separate project that is currently underway. We expect this process to take approximately 3–4 months.

Thank you for your patience and for being a valued member of our credit union community!



### CONNECT WITH US!

- Instagram: @membersfirstct
- Facebook: @MembersFirstCT
- Email: info@membersfirstctfcu.com
- Phone: (203) 237-6424



## UPCOMING CLOSINGS

Closed Monday, October 12<sup>th</sup> in observance of Columbus Day.

### EVENTS

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

**TICKETS ARE ON SALE UNTIL OCT. 8th!**

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.

Theme: Denim and Diamonds

**Our offices will be closing at 4:00PM on October 15<sup>th</sup> due to the annual meeting.**

### October birthdays

Claudia



### 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%       |

\*All rates subject to change without notice

Federally Insured by



### ANNOUNCEMENT

## DRIVE-UP ATM & TELLER NOW OPEN

Our Drive-Up ATM and Teller are now open. For the safety and security of all members, please use these services from your vehicle only and do not walk up.



### 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.**

Why choose a HELOC?

- Borrow only what you need, when you need it
- Pay interest only on the amount you use
- Typically lower rates
- 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 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.

