

MEMBERSFIRST CT FCU Newsletter



SEPTEMBER 2026 EDITION



Maloney Orientation

HELLO MEMBERS!

September is here, bringing a new season and a few exciting updates at MembersFirst CT Federal Credit Union. As summer winds down and fall routines begin, we're looking forward to another busy month of serving our members and keeping you informed about what's happening at the credit union.

One important update this month is the installation of our brand-new ATM at the Meriden office. The existing ATM will be taken out of service at noon on Saturday, September 12, and the new ATM will be available beginning Tuesday, September 15.

Inside this month's newsletter, you'll also find helpful reminders, upcoming events, and the latest news from MembersFirst CT FCU. As always, thank you for being a valued member of our credit union community.



We attended the Puerto Rican Festival, with lots of music and good food.

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.

Do not shred your old card after activation of your new card. The new one will not work until September 14th.



Our existing ATM will be taken out of service at noon on Saturday, September 12.

Starting Tuesday, September 15, the new drive-up ATM will be available for your convenience.

September birthdays
Becky



CONNECT WITH US!



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📱 @MembersFirstCT
✉ info@membersfirstctfcu.com
📞 (203) 237-6424



UPCOMING CLOSINGS

Closed Monday, September 7th in observance of Labor Day.

EVENTS

90TH ANNUAL MEETING

TICKETS ARE NOW ON SALE!

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.

FRAUD PREVENTION TIP

WATCH FOR "URGENT" PAYMENT REQUESTS

Scammers often create a sense of urgency, asking you to send money, buy gift cards, transfer funds, or share account information immediately. If a request feels rushed or unusual, stop and verify it using a trusted phone number or contact method before taking action. A few extra minutes can help protect your account.

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.

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

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.



We supported the Meriden Firefighters Local 1148 and the Meriden Board of Education's 23rd Back to School Expo Book Bag Giveaway with a financial donation and pencils!



MembersFirst CT
FEDERAL CREDIT UNION