



August, 2013

MERIDEN SCHOOLS FEDERAL CREDIT UNION: WHERE PEOPLE ARE WORTH MORE THAN MONEY

*Annual Meeting and Member
Appreciation Dinner*

*Thursday, October 24th
Il Monticello*

Members \$15 Non-Members \$30

*Open Bar – Buffet Dinner-Prizes
Always a good time!!*

**ROBERT H. HART COMMUNITY
SERVICE AWARD TO PLATT STUDENT
VINCENZA DIDOMENICO**



Ed Hogan, CEO Meriden Schools Federal Credit Union presents the Robert H. Hart Community Service Award to Vincenza DiDomenico, a graduate of Platt High School.

Vincenza will be attending Fairfield University in the fall to study Accounting.

Rate Sheet

	<u>Rate*</u>	<u>Yield</u>	<u>Balance</u>
Regular Savings:	.05%	.05%	
Money Market:	.15%	.15%	2,500 - 9,999
	.25%	.25%	10,000 - 24,999
	.35%	.35%	25,000 - 74,999
	.40%	.40%	75,000 and over

Certificates of Deposit / IRA Certificates:

<u>Term</u>	<u>Rate*</u>	<u>APR</u>
6 Months	.25%	.25%
12 Months	.35%	.35%
18 Months	.50%	.50%
24 Months	.60%	.60%
30 Months	.65%	.65%
36 Months	1.00%	1.00%
48 Months	1.15%	1.16%
60 Months	1.25%	1.26%

Loan Rates

Personal Loans: Up to 60 Months 6.75%

Car Loans and RV, Boats etc.	35 Months	1.90%
	36-59 Months	2.90%
	60-83 Months	3.50%
	Over 83 Months	5.50%

Mortgage Loans:

- 3.50% 10 Year Mortgage
- 3.50% 15 Year Mortgage
- 4.50% 30 Year Mortgage

Second Mortgages:	5 Years	4.35%
	10 Years	4.35%
	15 Years	5.50%

Home Equity Line of Credit: 4.00% Min. Rate

*Rates subject to change at any time and subject to credit review. See Tina for exact details on loan rates.

Piggy Bank Giveaway



The credit union will be giving away piggy banks for all new accounts for children in grades K through 5.

Membership News

All Students in the Meriden Public School System are now eligible to join Meriden Schools Federal Credit Union.

If the Student joins the Parents and immediate family members can join as well.

Credit Score Consultant

Brenda Miller, the credit unions Loan Officer has been providing members with Credit Score reviews. Brenda can review your credit report with you and offer ways to improve your credit score, if necessary. Your credit score is very important to your financial health. Loans are priced based on credit scores. Insurance companies may use credit scores to evaluate risk. Employers may look at credit reports and credit scores in making hiring decisions.

Give Brenda a call and she can tell you where you stand and give you tips on how to improve and maintain your score.

Brenda can be reached at 203-237-6424 ext. 23.



Notice

Your Christmas Club Account balance will be deposited into your checking account on November 1st.

Loan Special

Close any loan with the credit union and be entered into a drawing for a \$100.00 Visa Gift Card. Loan Rates are now at historically low levels so NOW is the time to borrow.

Second Mortgage Special

The Credit Union is having a 10-Year Fixed Rate Second Mortgage Special: 4.35% with no closing costs for loans over \$25,000.00.



Closed Columbus Day

October 14th