




MERIDEN SCHOOLS Federal Credit Union

September 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 \$10 Non-Members \$30*

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

Staci Roy



Winner of the Connecticut River Cruise

Congratulations !!!

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: First Mortgage

- 3.625% 10 Year Mortgage
- 3.625% 15 Year Mortgage

Second Mortgages: 5 Years 4.35%
Special 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.

Platt and Maloney High School Branches open for Business!!

The credit union will be holding membership drives for the Students at Maloney and Platt High Schools.

All new student members will be given Credit Union Tee Shirts while supplies last.

Auto Extended Warranty Coverage

The credit union offers low cost extended auto warranty coverage for members whether or not you have the car loan with us. Call Tina for Details.



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%

Holiday Closing Schedule

Closed Columbus Day, Mon, Oct 14th

Thanksgiving

Open Wednesday until 6:00pm

Closed Thursday, Nov. 28th and Friday, Nov. 29th

Open Saturday Nov. 30th