



October, 2013

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

### 77th Annual Meeting

250 Members attended this year's Annual Meeting at Il Monticello's.



### Rate Sheet

	<u>Rate*</u>	<u>Yield</u>	<u>Balance</u>
<b>Regular Savings:</b>	.05%	.05%	
<b>Money Market:</b>	.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

<b>Personal Loans:</b>	Up to 60 Months	6.75%
<b>Car Loans and RV, Boats etc.</b>	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

<b>Second Mortgages:</b>	<b>5 Years</b>	<b>3.99%</b>
	<b>Special 10 Years</b>	<b>3.99%</b>
	<b>15 Years</b>	<b>4.50%</b>

**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.

### Holiday Closing Schedule

**Veteran's Day: Closed: Monday, Nov. 11th**

### Thanksgiving

**Open: Wednesday, Nov, 27th until 6:00pm**

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

**Open: Saturday Nov. 30th**

## The Crew were in their Halloween Colors !!



### Membership Opportunities

Credit Union Membership is available to:

- Any student in the Meriden School System.
- Any Employee of the Meriden School System
- Any Employee of our 100 Select Business Groups.
- If **you** are a member then;
  - Your Siblings can join.
  - Your Parents can join
  - Your Spouse can join
  - Your Aunts and Uncles can join
  - Your In-Laws can join



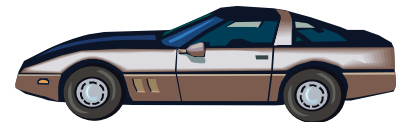
### Notice

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



### Loan Specials

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 **Fixed Rate Second Mortgage Special:**

**3.99% up to 10 Years**

**4.50% up to 15 Years**



### Financial Literacy Presentation at Maloney High School

Tina Yevich and Diane Shoneck presented a Credit and Banking Seminar in Jessica Showerda's Personal Finance Class. If any teacher is interested in having the credit union conduct a Financial Literacy Seminar for their classroom please contact Diane at ext. 17.



# HAPPY THANKSGIVING!