



January 2014

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

VISA Balance Transfer Special



It's Not Too Late to take Advantage of this low rate

Special Rate 2.99% from January 2014 to December 2014

No Fees

**Call Tina for more information
203-237-6424 ext. 15**

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	4.50%
	10 Years	5.00%
	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.

Chili Day

Brenda Miller wins again !!



Erick Huebner wins \$50.00 Chili's Gift Card Raffle !

MERIDEN SCHOOLS FCU

Yes, We want Your Car Loan

**Are you paying another lender more than
1.90% for your car loan?**

**Talk to us about saving you money by refi-
nancing your existing car loan with
Meriden Schools FCU.**

- **Yes, you can refinance an existing car loan**
- **Yes, we can make your remaining pay-
ments the same for your new loan.**
- **Yes, we can save you money**

**Call Brenda Today for a free
consultation!! 203-237-6424, ext. 23**

More from Brenda

MERIDEN SCHOOLS FCU INVITES YOU TO A FREE, NO-OBLIGATION, CREDIT REPORT CONSULTATION!

Brenda will review your credit report with you and offer ways to improve your credit score. Your credit score is very important to your financial health. Loans are priced based on credit scores. Insurance companies often use credit scores to evaluate risk. Employers look at credit reports and credit scores in making hiring decisions.

Call Brenda at 203-237-6424 ext. 23.

Product and Service Profile

GAP Insurance

What does it do ?

- Stands for Guaranteed Asset Protection.
- Covers the “gap” between what the vehicle’s value is at the time of a total loss and the amount you still owe on it. Essentially GAP protects you and your entire investment in an auto purchase from a substantial loss.
- Waives the difference between what your primary insurance carrier pays in the event of a total loss and the payoff of your loan including your insurance deductible, which is limited to \$1,000. Certain exceptions apply like delinquent payments and late charges and the payment of the deductible may not be allowed in certain states. See your loan consultant for all terms and conditions

Just remember the dealers typically charge a lot more for GAP Insurance—check with the credit union before you sign because we may be able to save you money.

Super Bowl Fun Facts

- 14,500 tons of chips are eaten along with 8 million pounds of guacamole on Super Bowl Sunday
- The Super Bowl is measured in Roman Numerals because a football season runs over two calendar years.
- One 30-second commercial aired during the Super Bowl costs at least \$2,800,000
- One hundred million pounds of chicken wings are consumed on Super Bowl Sunday.
- Of the ten most watched television programs in US history nine of them have been Super Bowls.
- 2.5 millions pounds of nuts will be eaten on Super Bowl Sunday

