




# MERIDEN SCHOOLS Federal Credit Union

February 2014

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

## March Madness Loan Sales and Specials

**Car Loan and Recreational Vehicle Rate is the same rate. Buy your boat, RV or Snowmobile at these low loan rates.**

<b>35 Months</b>	<b>1.90%</b>
<b>36-59 Months</b>	<b>2.90%</b>
<b>60-83 Months</b>	<b>3.50%</b>
<b>Over 83 Months</b>	<b>5.50%</b>

## Visa Balance Transfer Rate

**Special Rate 2.99% from  
January 2014 to December 2014**

**No Fees**

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

## First Mortgage Rates

**Call Tina to Apply at ext. 15**

**Ten and Fifteen Year Rate: 3.625%  
Low Closing Costs**

## 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>	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.

## 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 money by refinancing  
your existing car loan with  
Meriden Schools FCU.**

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

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

**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.

### Services Update

The credit union would like to obtain our members Email Addresses so we can communicate our loan specials and fraud alerts more effectively.

We also want to sign up more members for E-Statements. E-Statements are a cost effective and secure way for the credit union to deliver your monthly statements.

The Credit Union has installed free Wi-Fi for our members to use when in the credit union.

## Product and Service Profile Credit Life Insurance and Credit Disability Insurance

### What does it do ?

- **Credit Life Insurance:**
  - Credit Life Insurance reduces or pays off your consumer loan up to the policy maximum in the event of your death.
  - Premium payments are included in your monthly loan payments.
  - Does not require physical or complicated enrollment forms.
  - Helps cover collateral against repossession.
  - Provides your dependents with piece of mind and protects credit.
- **Credit Disability Insurance**
  - Makes your monthly loan payments if you become totally disabled.
  - Helps protect credit.
  - Helps reduce financial burden during recovery.
  - Premium payments are included in your monthly loan payments.
  - Does not require physical or complicated enrollment forms.

## St. Patrick's Day Fun Facts



- St. Patrick wasn't Irish. His parents were Roman citizens and lived in Scotland or Wales.
- St. Patrick was a slave at one time. At age 16 he was kidnapped by Irish raiders and spent time herding sheep and learning about the Irish People. He escaped at age 22 and made his way to a monastery in England.
- St. Patrick used a shamrock to preach about the trinity.
- The shamrock is not the symbol of Ireland. The Harp appears on old manuscripts and gravestones.
- There are more Irish People in USA than in Ireland. There are over 34 million Americans with some Irish ancestry. There are 4.2 million people living in Ireland.
- March 17, 461 AD is the date of St. Patrick's death. He spent most of his adult life converting pagans of Ireland to Christianity.
- The odds of finding a four leaf clover is about 1 in