



March, 2014

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

“Spring Fever” Loan Promotion

Any member who closes a loan, or refers a member who closes a loan, will be entered into a drawing for a Spring goodie basket.



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**

E-MAIL Address and Updated Phone Number Campaign

In light of the recent security breaches at Target and other institutions, we would like to ensure the safety of our member’s accounts. Should there be an urgent need to contact you, we must have your current e-mail address and phone number.

Please provide the credit union with this information by contacting Diane in Member Services, ext. 17 or stop in our branch.

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.



Connecticut State Police TIPS (Topics in Public Safety)

The most common sources of theft are:

- A friend or family member.
- Stolen mail or stolen commercial documents.

To Protect Yourself:

- Do not give out your Social Security Number.
- Do not carry your Birth Certificate, Social security Cards or passport with you unless absolutely necessary.
- Do not have new checks sent to your home but rather to your financial institution where you can pick them up.
- Sign up for E-Statements so your monthly statement is not mailed to your home.
- Shred preapproved credit card applications, bills and other financial information.
- Use "unique" passwords, not date of birth, social security number, names of family members, or consecutive numbers.
- When paying bills, do not leave them in your mailbox. Drop them at the post office or sign up for Online Bill Pay.

If you believe you are a victim of Identity Theft, contact the following:

1. If your Social Security Number has been abused, report it immediately to the SS Fraud Hotline 1-800-269-0271.
2. For Credit Card fraud, stolen mail or other documents, contact the Consumer Credit Card Counseling Service at 1-800-388-2227 to clear false claims from your credit report.



Holiday Closings

Friday, April 18th Good Friday

Happy Easter

Product and Service Profile

Homeowner's and Auto Insurance offered by CUNA Mutual Group through Liberty Mutual.

- Discount off Liberty Mutual Rack Rate for Credit Union Members:
 - 10% off Auto Policies
 - 5% off Homeowner's Policies
- Liberty Mutual Fast Facts:
 - Established 1912
 - 71st on the Fortune 500 List of America's largest companies.
 - AM Besting Company rating: "A" Excellent.
 - 36.9 Billion in consolidated revenues.

Cecil Austin from Liberty Mutual will be in our Lobby on April 25th from 12pm to 6pm. It may be possible that they can save you money. Please bring in the Declaration Page of your current Policies so he can do a cost comparison.



Spring Fun Facts

- Two areas, one in California and the other in Oregon, produce 95% of all bulbs grown in the world for the Easter Lily Market.
- Spring Fever is real! It occurs when a warm spell is followed by a cold period. When temperature rises there is a dilation in the blood vessels which causes an energetic feeling.
- Emeralds represent spring, rebirth, hope, peace and tranquility.
- Birds return to the north in the Spring. Approximately 1800 of the worlds 10,000 bird species are long distance migrants.
- Seasonal Allergies in the spring are a problem for 30-60 million in the U.S. alone. The culprits are often pollen, including tree pollen, and mold.