



April, 2014

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

WIN A RIVERBOAT CRUISE DOWN THE CONNECTICUT RIVER



WIN A CRUISE FOR FOUR (4) ADULTS

See the Goodspeed Opera House, Gillette Castle, spot an eagle and other wondrous natural sightings.

Any member that closes a Loan during the month of May will be entered into the drawing. If you refer a friend or member and that member closes a loan you will both be entered.

New money only. PROMOTION FOR MAY ONLY.
DRAWING WILL BE ON JUNE 2, 2014.

VISA Balance Transfer Rate

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

No Fees

Call Tina for more information

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
- 4.25% 30 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.

Meet and Greet Group our Travelling Road Show

The Credit Union Marketing Team; Kathy Kubeck and her troubadours have gone to every school in Meriden and to many local member businesses. Our "Meet and Greet" program is intended to inform and encourage Meriden School employees and their families, and our business members and their employees to join Meriden Schools Federal Credit Union.

Our Credit Union is here to give you dedicated informational assistance for all of your financial needs. Try us, I am sure you will like us. All Meriden School children and their families are eligible to join the Meriden Schools Federal Credit Union.

Kathy with Nathan Hale Principal Karen Dahn



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.

Contact Cecil Austin at Liberty Mutual 203-294-1505 x50429 to have a price comparison. Please have your policy Declaration Page available.



Winner of the Spring Basket Promotion Lauren Mancini Averitt



Happy Mothers Day

**Holiday Closings: Memorial Day-
Monday, May 26, 2014**