



August, 2014

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

## Attention VISA Credit Card Holders!!

Effective September 1st all VISA Credit Card holders are now earning Rewards Bonus Points on every Visa Credit Card Purchase that you make.

Log onto [ScoreCardRewards.com](http://ScoreCardRewards.com) and enroll in the Points Program to follow your earnings.

[www.scorecardrewards.com](http://www.scorecardrewards.com)

**Redeem points for:**  
**Travel**  
**Merchandise Purchases**  
**Cash Back**  
**Loan Specials**

Call or visit us on-line to apply for a credit card. Visa Classic and Visa Gold Cards are both eligible for the points program.



## 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.

## Scholarship Winners

Congratulations to our  
2014 Robert H. Hart  
Community Service  
Award Winners:

Dayna Cardona  
Ami MacDowell  
Preshia Evans



### *Annual Meeting and Member Appreciation Dinner*

*Thursday, October 23th  
Il Monticello  
Members \$10 Non-Members \$30*

*Open Bar—Buffet Dinner-Prizes  
Always a good time!!*

### **Home Equity Line of Credit New Account Special**

**Close a Home Equity Line of Credit  
Loan in September and receive a  
\$100.00 Home Depot Gift Card.**

**\$10,000 Minimum Balance  
80% Loan to Value**



**Home Repairs  
College Tuition  
Vacation**

**Call Tina to apply  
203-237-6424 x16**



**WELCOME BACK**

**Teachers  
And Students!**

**Make it a  
Great Year!**