



October, 2014

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

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

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



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

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

- 3.250% 10 Year Mortgage
- 3.250% 15 Year Mortgage
- 4.25% 30 Year Mortgage

Second Mortgages:	5 Years	3.85%
	10 Years	4.25%
	15 Years	5.00%

Home Equity Line of Credit: 4.00% Min. Rate

*Rates subject to change at any time and subject to credit



**WIN A \$25.00 GIFT CARD
TOWARDS THE PUR-
CHASE OF YOUR
THANKSGIVING TUR-
KEY..**

**JUST GUESS HOW
MANY WALNUTS ARE
IN THE JAR.. IT IS
THAT EASY.**



**IN HONOR OF THOSE
WHO BRAVELY SERVED
FOR OUR COUNTRY, WE
WILL BE CLOSED ON
TUESDAY, NOVEMBER
11TH.**

**A WONDERFUL EVENING WAS ENJOYED BY ALL!!
A SPECIAL "THANK YOU" TO OUR REPRESENTATIVES!!!**



Thank you to all our members and guests for making this a very successful evening...