



MERIDEN SCHOOLS Federal Credit Union

April 2015

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

HOME EQUITY LINE OF CREDIT

Special



For NEW HELOCS

3% Fixed Rate First Year

No Closing Costs

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

Mobile Banking is here

Enter <https://m.meridenschoolsfcu.com>

into your Cell Phone Web Browser, login with your Home Banking user name and password. You will be sent a Challenge PIN first time using the service.

Call Diane if you have any questions. 203-237-6424 x17

Happy Mothers Day !!

All moms who close a loan during the month of May will be entered into a raffle for a manicure and pedicure.

	Rate*	Yield	Balance
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:

Term	Rate*	APR
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	Call for details

Mortgage Loans: First Mortgage

- 3.25% 10 and 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 review. See Tina for exact details on loan rates.

Visa Rewards and Balance Transfer Special

The Credit Union has upgraded our Credit Cards to include Reward Points. The Rewards Points can be used for Merchandise Purchases and Travel.

Our low rate Credit Cards have become even *better* with the Points Program.

Apply Online at
MeridenSchoolsFCU.com

Click on Tab for LOAN ZONE:
Apply for Visa Card

Balance Transfer Special
1.99% until December 31, 2015

Apply Online: MeridenSchoolsFCU.com
Loan Zone
Visa Balance Transfer Form

Enterprise Car Sales Find a Used Car!

**Rate Special: 1% off Qualified Loan
Rate through May**

www.EnterpriseCarSales.com

**Save money on Quality Used Cars
with our Partners at
Enterprise Car Sales**

The credit union finances Summer Time Fun !!

Rates as low as 1.99% for up 36 Months
and 3.50% for up to 83 Months

Boats, Campers, Quads, PWC

College Freshman Tips

- Go To Class - There is a time for fun and time for class—don't fall behind
- If you're having issues with your roommate, talk about them. **Don't** let them build up to the point where you can't stand each other..
- Be confident, get out of your comfort zone, and try new things. College is the greatest opportunity you'll ever have for personal development.
- Get out and explore your campus. If you have to ask your friends where the main financial office is, you've failed. Same goes for exploring the city your campus is in.
- Find out what resources your school offers. Many universities have free tech support centers, health centers, seminars, and more



Holiday Closing

Memorial Day

May 25th

ATM Surcharge Free Networks

The Credit Union is enrolled in two ATM Surcharge Free Networks, the SUM ATM Network and the AllPoint ATM Network. There are over 35,000 ATMs throughout the country that are part of these networks.

The AllPoint Network includes ATMs in CVS, Walgreens and Target Stores throughout the country.

Local Free ATMs include:

AllPoint

CVS, 836 East Main Street
Walgreens, 825 East Main Street
CVS, 679 East Main St
Walgreens, 284 S. Colony St Wallingford
CVS, 540 West Main Street
7-Eleven, 329 Chamberlain Hwy
CVS, 891 N. Colony Road, Wallingford

SUM ATMs

ION Bank— 1295 Main Street, Meriden
United Bank: 670 North Colony Rd, Wallingford.

SUM and AllPoint ATM locator can be accessed on our Website.