



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

Expansion of Field of Membership

The credit union has expanded our Field of Membership to a Community Charter. A Community Charter allows individuals that live and/or work in the following towns to be eligible to join the credit union:

Meriden, Wallingford, North Haven, Cheshire, North Branford and Hamden

This change in membership eligibility will help us grow as a credit union and serve a greater market area. We value our members and look forward to continuing to provide you with exceptional member service.

Spring Loan Specials Home Improvement Loans

1. **Fifteen Year Fixed Rate
Second Mortgage as low as 4.50%**
2. **Home Equity Line of Credit
Discounted 1% First Year to 3.0%**
3. **30 Year Mortgage: As low as 3.99%**

For more information call 203-237-6424 x15 for Tina

ATM Upgrade

The credit union has upgraded our ATM to include deposit taking capabilities. Deposits received will be subject to a one business day hold.

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	Call for details

Mortgage Loans: First Mortgage

- 3.25% 10 and 15 Year Mortgage
- **3.99% 30 Year Mortgage**

Second Mortgages:	5 Years	3.85%
	10 Years	4.25%

15 Years 4.50% Special

**Home Equity Line of Credit: 4.00% Min. Rate
Discount 1% First Year 3.0% - Special**

*Rates subject to change at any time and subject to credit review. See Tina for exact details on loan rates.

Visa Credit Card Promotions

**Balance Transfer Special
From January to December 2016**

**Low rate of 1.99% with no
transfer fees**

**Transfer your high balance store
credit cards to the credit union.**

**New Visa Card Promotion
Special Rate on new Visa Cards**

**.99% for first 6 months then
4.99% for 12 Months**



ATM Surcharge Free Networks

Download the AllPoint and SUM Apps and
search for free ATMs while traveling:

MeridenSchoolsFCU.com

<http://allpointnetwork.com/>

<http://www.sum-atm.com/>

AllPoint ATM Surcharge Free Locations
include some of the following:

- Walgreens
- CVS
- Target
- 7-Eleven
- Costco

Go Green E-Statement Project

The credit union is holding an employee competition to enroll members for E-Statements.

Mailing and Printing costs for Monthly and Quarterly Statements are quite expensive and with Home Banking most members don't even look at their statements.

If you are a Home Banking user and do not have E-Statements, please contact the credit union to become enrolled.

E-Statements are available on the Home Banking site.

Contact Diane at 203-237-6424 x17 for more information.

