



MembersFirst CT FCU - Where Members Come First

December, 2017



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



Their Home Equity Interest Rates are rising - but NOT ours!! Our interest rate for Home Equity Loans are still at a low 4.00%.
Apply today and receive a special low rate of 2.50% for the first year of your loan!!

Certificates of Deposit / IRA Certificates:

<u>Term</u>	<u>Rate*</u>	<u>APR</u>
6 Months	.35%	.35%
12 Months	.50%	.50%
18 Months	.65%	.65%
24 Months	.85%	.85%
30 Months	.85%	.85%
36 Months	1.15%	1.15%
48 Months	1.25%	1.25%
60 Months	1.35%	1.35%



We will be closed on Monday, January 15th in honor of Martin Luther King, Jr.

Loan Rates

Personal Loans: Up to 60 Months **7.99***
*As Low as 7.99% based on credit score

Car Loans and RV, Boats etc.

36 Months	1.90%
37-60Months	2.90%
61-83 Months	3.50%
Over 83 Months	Call for details



Our Mortgage Rates have dropped on our First and Second Mortgages...
Check them out!! →

Mortgage Loans: First Mortgage

- **3.125%*** 10 and 15 Year Mortgage
- **4.00%*** 30 Year Mortgage



JOIN US ON FRIDAY, JANUARY 26TH FROM NOON TO 2:00 PM FOR OUR ANNUAL CHILI COOK-OFF!! VOTE FOR YOUR FAVORITE CHEF!

Second Mortgages:

5 Years	3.75%
10 Years	4.25%
15 Years	5.25%

Home Equity Line of Credit: 4.00% Min. Rate*
*FIRST YEAR SPECIAL RATE OF 2.50%

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

WE ARE HIRING!

**PART-TIME TELLER
POSITION AVAILABLE**

We are currently seeking a
Part-time Teller
for our Main Office located at
285 Broad Street, Meriden.
Hours: MON - THU 10AM - 2PM
FRI 10AM – 6:30PM,
SAT 8:30AM -12:30PM
Spanish speaking a plus!

Please email your resume to:
Linda@MembersFirstCTFCU.com



**REMEMBER - NOW
IS THE TIME TO
START YOUR 2018
CHRISTMAS CLUB
ACCOUNT!!**

IDENTITY THEFT

**If You Think You've Had Your Identity
Stolen Here Are A Few Things You
Should Do to Protect Yourself:**

- Check the status of all your accounts
- Contact your creditors
- File a police report
- You can report the activity to the Federal Trade Commission at 1-877-ID-THEFT
- Contact all three major credit bureaus, Equifax, Transunion and Experian to place a "Fraud Alert" on your account to prevent future accounts being opened in your name

VISA Credit Cards: New Cards

2.99% for the first 12 months

**Then: Visa Classic: 12.99%
Visa Platinum: 11.99%**



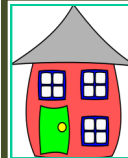
A SUPER RATE!



Visa Balance Transfer Special Save Money!

Existing Card Holders:

Balance Transfer Special: 2.99%
January 1, 2018 to December 31, 2018
No Transfer Fees!
Plus Earn 300 Bonus Rewards Points!



Mortgages:

10 & 15 Year Fixed Rate: 3.125%
30 Year Fixed Rate: 4.00%

Home Equity Line of Credit:

First Year Rate: 2.50% then Prime Rate
Minimum Rate of 4.0%
Maximum Rate of 18%



Unsecured Loans:

7.99%*

Up to 60 Months

**For more information call
203-237-6424**

**Brenda at extension 23 or
Tina at extension 15**

*based on Credit Underwriting Guidelines



**RECEIVE 0.25% OFF OUR CURRENT RATE
AND YOU WILL ALSO RECEIVE KELLEY BLUE BOOK TRADE-IN VALUE
FOR YOUR VEHICLE WHEN YOU BUY YOUR NEXT CAR THROUGH
ENTERPRISE CAR SALES**