



Term: Summer | Issue 7 | Date: July 3, 2018 |

CREDIT CARD FRAUD 101

In today's information age, your credit card information is at risk for theft. Fortunately, you can try to avoid credit card fraud by keeping your credit card information extra safe. Always be on guard for scammers who may try to trick you into giving up your credit card details.

1. Keep your credit cards safe.

One of the simplest ways to avoid credit card fraud is by keeping your credit cards safe from thieves. Place your credit cards in a purse or wallet close to your body where it can't easily be snatched away.

Thieves can take pictures of your credit card with a camera or cell phone, so don't leave your credit card exposed any longer than necessary.

2. Shred anything with your credit card number on it.

Don't toss your credit card billing statements directly into the trash - they typically have your full credit card number printed on them. Shred them to keep dumpster divers from getting their hands on your credit card number. The same thing applies to old credit cards that have expired or been canceled.

3. Report lost or stolen credit cards immediately.

The sooner you report a missing credit card the sooner your credit card issuer can cancel your credit card and prevent fraudulent charges. Don't share your password.

For the full article: <https://bit.ly/2M1dNmF>

SAVE THE DATE!

Annual Meeting Notice

When: Wed., October 24, 2018

Where: II Monticello

Time: 5:00pm to 7:30pm



**Wednesday,
October 24th
5:00pm - 7:30pm!**

**II Monticello
577 South Broad Street
Meriden, CT 06450**

FROM OUR CEO

Thank you for taking the time to complete our Member Survey! Our goal is to provide the best customer service to our Members. The information you have provided is greatly appreciated and important. Your information has been reviewed and we are in the process of implementing changes to best serve our Members.

Sincerely,

Ed Hogan

Ed@MembersFirstCTFCU.com

(203) 237-6424 ext. 118

KEY DATES

July 4th: Independence Day

In observance of Independence Day, our offices will be closed on Wednesday, July 4th, 2018.

Please feel free to contact us with any questions or concerns.

October 24th: Annual Meeting

Mark your calendars! Our Annual Meeting will be held Wednesday October 24th.

Tickets are **not** on sale.

WHAT IS YOUR STORY?

Did you get a vehicle loan when you had been turned down elsewhere? Did MembersFirst CT FCU help you open an account when you didn't think you would qualify for one? Did you get a personal loan or start a savings program? Let us know!!

Be sure to include details about the product or service that helped you and how it helped you.

Do you want to be featured in our member spotlight? Or do you have a cause you want us to feature? Send your story to: Amber@MembersFirstCTFCU.com

11TH ANNUAL HOT DOGS AND HOT DEALS!!

A great day of fun, food and festivities at our 11th ANNUAL HOT DOGS and HOT DEALS EVENT!!



CHECK OUT OUR LOAN AND SAVINGS RATES

	<u>Rate*</u>	<u>Yield</u>	<u>Balance</u>
Regular Savings:	.05%	.05%	
Money Market:	.20%	.20%	2,500 - 9,999
	.30%	.30%	10,000 - 24,999
	.40%	.40%	25,000 - 74,999
	.45%	.45%	75,000 and over

Certificates of Deposit / IRA Certificates:

<u>Term</u>	<u>Rate*</u>	<u>APR</u>
6 Months	.35%	.35%
12 Months	.55%	.55%
18 Months	.70%	.70%
24 Months	.85%	.85%
30 Months	.85%	.85%
36 Months	1.85%	1.87% Special Rate
48 Months	1.30%	1.31%
60 Months	1.45%	1.46%

Loan Rates

Personal Loans:

Up to 60 Months 7.99%

As low as 6.99% based on credit score

Car Loans, RVs, Boats etc.

Rates starting at...

36 Months 2.90%

37-60 Months 3.25%

61-83 Months 3.50%

Mortgage Loans Rates as low as....

First Mortgages: 10 Years 3.25%

Rates as low as 15 Years 3.50%

30 Years 4.25%

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%**

All rates are subject to change at any time and subject to credit review.

See Tina or Brenda for details on loan rates.

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Like us AND Review Us on Facebook!

By liking us on Facebook you receive notifications of specials and stay up to date on what is happening at your Credit Union.

Leave us a review on Facebook and you will be entered in a chance to win a **\$25 Gas Gift Card!!**



<https://www.facebook.com/MembersFirstCT/>