

COMMON CENTS

www.enfieldcommunityfcu.org

Member Owned and Community Focused

We're dedicated to providing exceptional financial services to our members!

Convenience Services:

- ◆ On-site ATM
- ◆ 50,000 CU 24 ATM's Nationwide
- ◆ Audio Response System
- ◆ Online Banking & Bill Payment

Saving Services:

- ◆ 5 Types of Checking Accounts
- ◆ VISA Debit Card
- ◆ Savings and Club Accounts
- ◆ Money Market Accounts
- ◆ Share Term Certificates
- ◆ Ira Accounts
- ◆ Wire Money

Loans and Mortgages:

- ◆ New and Used Vehicle Loans
- ◆ Signature Loans
- ◆ Home Improvement Loans
- ◆ VISA Credit Card
- ◆ First Mortgage Program
- ◆ Fixed Home Equity Loans
- ◆ Home Equity Line of Credit
- ◆ Skip-A-Payment Program

Youth Programs:

- ◆ CU Teen Scene Account
- ◆ Monty Moose Youth Account

1-800-I lost my card!!

Call us as soon as you realize your card or card number has been lost or stolen or you see unauthorized transactions on your account. If the credit union is open, just call our regular number **860-253-5100** and talk with any employee. We have an 800 number for when we are not open **800-682-6075**. We realize you can't remember this number so we've put it in a variety of places:

- On our Web Page
- On your Credit Union Statements (Monthly and VISA Statements)
- On the Back of your Cards

At the Credit Union we realize card fraud takes place every day in a variety of ways. You can't always prevent it from happening, but you can create some obstacles and make it tougher for someone to get hold of your cards and card numbers.

- Treating your cards and account numbers like cash — that is, very carefully
- Sign up for SMS Guardian. You will receive a Text Message immediately if the system detects a potentially fraudulent activity on your card. The link to sign up is on our web page.
- Verified By VISA - You can be comfortable that any online merchant using Verified by VISA security system is a legitimate commercial entity. The link to sign up is on our web page.



- EMV - The Credit Union has begun the switch to EMV ("chip") at our ATM, VISA Credit Cards and Debit Cards. The "chip" provides strong security authentication to card transactions. You will notice the change in our ATM very soon. The new "chip" cards are being designed and will be rolled out in the near future.

For the trivia minded - EMV stands for Europay Mastercard Visa.



Great Auto Rates as Low 1.99*



- ◆ Super Rates
- ◆ Terms up to Six Years
- ◆ Pre-Approvals & Refinances
- ◆ Gap Insurance Available
- ◆ Fast Approval!



Say hello to the
Sprint Credit Union
Member Discount!

Get a **10% discount** on select regularly priced Sprint monthly service
Have your **activation fee on new lines waived** (save up to \$36)
Have your **upgrade fee waived** (up to \$36 in savings)
Use **Corporate ID: NACUC_ZZM** to claim your discount

HOLIDAY CLOSINGS

Columbus Day - Monday, October 13th
Veteran's Day - Tuesday, November 11th
Thanksgiving Day - Thursday, November 27th
Christmas Eve - Closing at noon, Wednesday December 24th
Christmas Day - Thursday, December 25th
New Year's Eve - Closing at noon, Wednesday December 31st
New Year's Day - Thursday, January 1st

*Your actual rate and resulting payment may vary according to your individual credit score. Auto Payment example per thousand, 36 months \$28.64, 48 months \$21.81, 60 months \$17.64, 72 months \$14.97. Excludes existing ECFCU loans.

860-253-5100



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11 Cranbrook Boulevard

Enfield, CT 06082

RATE CORNER

LOAN RATES

APR₃

Share-Secured	3.50%
Certificate-Secured	current rate + 3.00%
VISA Credit Card	starting at 10.90% ₁
HOME EQUITY	
Home Equity Line of Credit	starting at Prime ₂
Home Equity Fixed	starting at 3.25%
EDUCATION	8.00%
NEW AUTOS	starting at 1.99% ₁
<i>100% Financing On New Autos</i>	
USED AUTOS	starting at 1.99% ₁
SIGNATURE	starting at 9.00% ₁
HOME IMPROVEMENT	starting at 8.50% ₁
RECREATION VEHICLE (new/used)	starting at 9.00% ₁
BOATS (new/used)	starting at 9.00% ₁

ANNUAL DIVIDEND RATES

RATE APY₄

Regular Shares, Clubs & IRA Shares (declared for 2nd QTR)	0.05%	0.050%
<small>Rates subject to change quarterly Minimum to open account is \$20.00</small>		
Money Market Account		
\$2,500.00 - \$9,999.99	0.05%	0.050%
\$10,000.00 - \$24,999.99	0.05%	0.050%
\$25,000.00 - \$49,999.99	0.10%	0.100%
\$50,000.00 and above	0.10%	0.100%
Share Certificates & IRA Certificates ((\$1,000.00 minimum)		
6-month Certificate (IRA not available)	0.10%	0.100%
12-month Certificate	0.15%	0.150%
18-month Certificate	0.20%	0.200%
24-month Certificate	0.25%	0.250%
36-month Certificate	0.40%	0.401%
48-month Certificate	0.50%	0.501%
60-month Certificate	0.60%	0.601%

¹Lowest Rate Available. Actual rate depends on credit worthiness.

Auto Loans 1.99% for 36 months, 2.25% for 48 & 60 months 2.50% for 72 months.

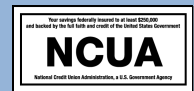
²Prime Rate as of August 29, 2014 is 3.25%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

³Annual Percentage Rate.

⁴Annual Percentage Yield.

*No CU Exclusive Plus discount on promotional rates.

All loan rates with CU Exclusive Plus Account (excluding HELOC, Auto, VISA and mortgages) qualify for 0.25% discount.
VISA disclosure: Annual Percentage Rate for purchases: Starting at 10.9%; Grace period for repayment of the balance for purchases: 25 days; Method of computing the balance for purchases (including new purchases): Average daily balance; Annual Fee: None; Late Payment Fee: \$15.00; Non-Sufficient-Funds Check Fee: \$29.00



Your Credit Union

Where new members are always welcome!