

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
- ◆ Debit & Credit Cards Made On-site
- ◆ 55,000 CU 24 ATM's Nationwide
- ◆ Online Banking & Bill Payment
- ◆ E-Statements & E-Notices
- ◆ Audio Response System

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



Now seeking applicants for ECFCU's Scholarship Award

ATTENTION: All High School Seniors and their Parents

Every year we award a \$500 Scholarship to one of our high school seniors members. **Deadline to submit application is Friday, May 11, 2018.** Apply by downloading the ECFCU Scholarship application on our website at www.enfieldcommunityfcu.org under the "About Us" section from our homepage or picking up an application at the Credit Union.



The Smart Option Loan...

3 great repayment options! Competitive interest rates!
The loan for college expenses not covered by scholarships or federal loans.

Visit our web site to get started!

Car Rates as low as 1.99%*



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

◆ Credit Life and Disability Insurance Available

◆ ...and we'll show you the CarFax!**

Remember we're here for all your loan needs....



Mortgages, Equity Loans, Vehicle Loans, Refinances (Vehicle & Mortgages), VISA Credit Card, Personal, Bill Consolidation. ***Apply online or stop in to speak to a Loan Officer today!***

*Your actual rate and resulting payment may vary according to your individual credit score. Auto Payment example per thousand, 36 months \$28.65, 48 months \$21.81, 60 months \$17.64, 72 months \$14.97. Excludes existing ECFCU loans. ** CarFax is only \$20.00.

Quarterly Security Watch...

Thousands of people have lost millions of dollars and their personal information to tax scams. Scammers use the regular mail, telephone, or email to set up individuals, businesses or payroll and tax professionals.

The IRS doesn't **initiate** contact with taxpayers by email, text messages or social media channels to request personal or financial information. Recognize the telltale signs of a scam.

A sophisticated phone scam targeting taxpayers, including recent immigrants, has been making the rounds throughout the country. Callers claim to be IRS employees, using fake names and bogus IRS identification badge numbers. They may know a lot about their targets, and they usually alter the caller ID to make it look like the IRS is calling.

Victims are told they owe money to the IRS and it must be paid promptly through a gift card or wire transfer. Victims may be threatened with arrest, deportation or suspension of a business or driver's license.

Victims may be told they have a refund due to try to trick them into sharing private information. If the phone isn't answered, the scammers often leave an "urgent" callback request.

Report tax-related illegal activities of IRS-related phishing attempts and fraud to the Treasury Inspector General for Tax Administration at 800-366-4484.

Exclusive Credit Union Member Discounts!



1. Members get **\$100** for every new line activated
2. Current Sprint Customers will receive **\$50** for every line they transfer
3. Plus, they will get **\$50** loyalty reward every year for every line

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.enfieldcommunityfcu.org or we will mail you a free copy upon request if you call us at 860-253-5100.

HOLIDAY CLOSINGS

Memorial Day - Monday, May 28th

Independence Day - Wednesday, July 4th

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 4.375%
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 1st QTR)	0.05%	0.050%
Rates subject to change quarterly Minimum to open account is \$20.00		
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.

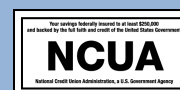
²Prime Rate as of February 28, 2018 is 4.50%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

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!