

# COMMON CENTS

[www.enfieldcommunityfcu.org](http://www.enfieldcommunityfcu.org)

*Member Owned and Community Focused*

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

#### Convenience Services:

- ◆ On-site ATM
- ◆ 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

Weather is warming up...

Let Enfield Community FCU help you enjoy it!



*get a*  
**Summer Loan Fast**

**Come in with your current paystub.  
Leave with up to 75% of your weekly salary!~**



#### Sign up for E-Statements & E-Notices

- **Simply go to the Home Banking main menu and click on statements. You can sign up to receive all of your statements and notices via e-mail!**
- **You will be able to view any statement on your account for the last five years**

**Save yourself from clutter and sign up today!**

## Quarterly Security Watch...

### Telemarketing Fraud:

When you send money to people you do not know personally or give personal or financial information to unknown callers, you increase your chances of becoming a victim of telemarketing fraud.

Here are some warning signs of telemarketing fraud - what a caller may tell you:

- "You must act 'now' or the offer won't be good."
- "You've won a "free" gift, vacation, or prize" but you have to pay for "postage and handling" or other charges.
- "You must send money, give a credit card, bank account number, or have a check picked up by courier." You may hear this before you have a chance to consider the offer carefully.
- "You don't need to check out the company with anyone." The callers say you do not need to speak to anyone, including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- "You can't afford to miss this 'high-profit, no-risk offer."

### Tips for Avoiding Telemarketing Fraud:

- Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- Never respond to an offer that you don't understand thoroughly
- Always take your time making a decision. Legitimate companies won't pressure you to make a quick decision.



## Updated Sprint Credit Union Member Cash Rewards Offer Effective May 18, 2018

1. Members get **\$100** for every new line activated, up to 3 lines\*
2. **\$50** Cash Reward for lines transferred into the program, up to 3 lines\*
3. **\$50** Loyalty Cash Reward every year for each line activated or transferred, up to 3 lines\*
4. Offer also includes the BEST Unlimited Plan with Hulu, and 25% off eligible accessories in Sprint Stores

\*3 lines total, includes all activated and transferred lines

## HOLIDAY CLOSINGS

Independence Day - Wednesday, July 4th

Labor Day - Monday, September 3rd

Columbus Day - Monday, October 8th

## RATE CORNER

### LOAN RATES

### APR<sub>3</sub>

Share-Secured	3.50%
Certificate-Secured	current rate + 3.00%
VISA Credit Card	starting at 10.90% <sub>1</sub>
HOME EQUITY	
Home Equity Line of Credit	starting at Prime <sub>2</sub>
Home Equity Fixed	starting at 4.625%
EDUCATION	8.00%
NEW AUTOS	starting at 1.99% <sub>1</sub>
<i>100% Financing On New Autos</i>	
USED AUTOS	starting at 1.99% <sub>1</sub>
SIGNATURE	starting at 9.00% <sub>1</sub>
HOME IMPROVEMENT	starting at 8.50% <sub>1</sub>
RECREATION VEHICLE (new/used)	starting at 9.00% <sub>1</sub>
BOATS (new/used)	starting at 9.00% <sub>1</sub>

### ANNUAL DIVIDEND RATES

### RATE APY<sub>4</sub>

Regular Shares, Clubs & IRA Shares (declared for 2nd 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%

<sub>1</sub> Lowest 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.

<sub>2</sub> Prime Rate as of May 31 2018 is 4.75%. Rate is variable. Maximum APR is

18.00%. Minimum APR is 4.00%.

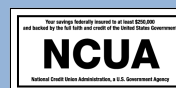
<sub>3</sub> Annual Percentage Rate.

<sub>4</sub> Annual 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; VISA Late Fee \$25.00. Non-Sufficient-Funds Fee: \$29.00



## Your Credit Union

Where new members are always welcome!