

# 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
- ◆ Mobile App
- ◆ 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

You asked, and we listened!!!

Enfield Community Federal Credit Union is happy to announce we have launched our Mobile App



- No need to go to your browser any longer!
- Go to the play store and download the ECFCU app right now!
- Access Bill Pay
- Transfer between accounts
- Pay your loans
- View your transactions
- View your statements

## New CD and Money Market Rates!!!

**Share Certificates & IRA Certificates**

(\$1,000.00 minimum)

	RATE <sup>1</sup>	APY <sup>2</sup>
6-month Certificate (IRA not available)	0.30%	0.300%
12-month Certificate	0.75%	0.753%
18-month Certificate	1.00%	1.005%
24-month Certificate	1.10%	1.106%
36-month Certificate	1.25%	1.257%
48-month Certificate	1.30%	1.308%
60-month Certificate	1.40%	1.409%

**Money Market Account**

\$2,500.00 - \$9,999.99	0.15%	0.150%
\$10,000.00 - \$24,999.99	0.20%	0.200%
\$25,000.00 - \$49,999.99	0.25%	0.250%
\$50,000.00 and above	0.30%	0.300%

<sup>1</sup>Annual Percentage Rate.

<sup>2</sup>Annual Percentage Yield.



## Quarterly Security Watch...

### Tips for Avoiding Identity Theft:

- Never throw away ATM receipts, credit statements, credit cards, or bank statements in a usable form.
- Never give your credit card number over the telephone unless you make the call.
- Reconcile your bank account monthly, and notify your bank of discrepancies immediately.
- Keep a list of telephone numbers to call to report the loss or theft of your wallet, credit cards, etc.
- Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed.

### Tips for Avoiding Ponzi Schemes:

- Be careful of any investment opportunity that makes exaggerated earnings claims.
- Exercise due diligence in selecting investments and the people with whom you invest—in other words, do your homework before investing your money.

## Credit Card as LOW as 10.9%\*

- ◆ Great Low Rate
- ◆ No Balance Transfer Fee
- ◆ Earn Awards with very Purchase
- ◆ Extra Security with smsGuardian

### We also offer:

- ◆ VISA Debit Cards
- ◆ VISA Gift Cards
- ◆ VISA Travel Cards
- ◆ VISA Prepaid Debit Cards

## HOLIDAY CLOSINGS

Columbus Day - Monday, October 8th

Veteran's Day - Monday, November 12th

Thanksgiving Day - Thursday, November 22nd

Christmas Eve - Closing at Noon, Monday December 24th

Christmas Day - Tuesday, December 25th

New Year's Eve - Closing at 1 PM, Monday December 31st

New Year's Day - Tuesday, January 1st

## 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% <sup>1</sup>
HOME EQUITY	
Home Equity Line of Credit	starting at Prime <sup>2</sup>
Home Equity Fixed	starting at 3.625%
EDUCATION	8.00%
NEW AUTOS	starting at 1.99% <sup>1</sup>
<i>100% Financing On New Autos</i>	
USED AUTOS	starting at 1.99% <sup>1</sup>
SIGNATURE	starting at 9.00% <sup>1</sup>
HOME IMPROVEMENT	starting at 8.50% <sup>1</sup>
RECREATION VEHICLE (new/used)	starting at 9.00% <sup>1</sup>
BOATS (new/used)	starting at 9.00% <sup>1</sup>

### ANNUAL DIVIDEND RATES

### RATE<sub>3</sub> APY<sub>4</sub>

Regular Shares, Clubs & IRA Shares (declared for 3rd 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	0.15%	0.150%
\$10,000.00 - \$24,999.99	0.20%	0.200%
\$25,000.00 - \$49,999.99	0.25%	0.250%
\$50,000.00 and above	0.30%	0.300%
Share Certificates & IRA Certificates ((\$1,000.00 minimum)		
6-month Certificate (IRA not available)	0.30%	0.300%
12-month Certificate	0.75%	0.753%
18-month Certificate	1.00%	1.005%
24-month Certificate	1.10%	1.106%
36-month Certificate	1.25%	1.257%
48-month Certificate	1.30%	1.308%
60-month Certificate	1.40%	1.409%

<sup>1</sup>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.

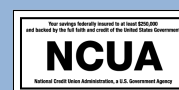
<sup>2</sup>Prime Rate as of August 31, 2018 is 5.00%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

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

<sup>4</sup>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 Check Fee: \$29.00



## Your Credit Union

Where new members are always welcome!