

# 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

## Have you tried our Mobile App?

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



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

Just click on "Statements" in Home Banking and choose the services you wish to receive electronically.

Your statements will be available immediately and you will be able to access statements for the last 5 years.

E-Notices will be sent to your email address. **Go GREEN with ECFCU!**

## We Believe in Giving Back to our Community...

The Enfield Community Federal Credit Union & staff take great pleasure in helping people. During 2018 we assisted the following charities.

- |  |                                      |  |
|--|--------------------------------------|--|
| • 2 Moms on a Mission                          | • Enfield High Boys Soccer           | • Toys for Joy                         |
| • Jack O Lantern Festival                      | • Enfield Food Shelf                 | • Enfield Little League                |
| • Special Olympics                             | • Loaves & Fishes                    | • St Bernard's Carnival                |
| • Educated Canines Assisting with Disabilities | • The Network Against Domestic Abuse | • Children's Miracle Network Hospitals |

## Quarterly Security Watch...

### Advance Fee Scheme

An advance fee scheme occurs when the victim pays money to someone in anticipation of receiving something of greater value - such as a loan, contract, investment, or gift - and then receives little or nothing in return.

The variety of advance fee schemes is limited only by the imagination of the con artists who offer them.

#### Tips for Avoiding Advanced Fee Schemes:

- \* If the offer of an "opportunity" appears too good to be true, it probably is.
- \* Know who you are dealing with. If you have not heard of a person or company that you intend to do business with, learn more about them. Depending on the amount of money that you plan on spending, you may want to visit the business location, check with the Better Business Bureau, or consult with your bank, an attorney, or the police.
- \* Make sure you fully understand any business agreement that you enter into. If the terms are complex, have them reviewed by a competent attorney.
- \* Be wary of businesses that operate out of post office boxes or mail drops and do not have a street address. Also, be suspicious when dealing with persons who do not have a direct telephone line and who are never in when you call, but always return your call later.



Credit Union members get **\$100 per line in cash rewards** for every new line activated with Sprint® and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

#### ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year starting one year after program enrollment.

Plus, **25% off select accessories** purchased in Sprint stores

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)

Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today!

## HOLIDAY CLOSINGS

Martin Luther King Day - Monday, January 21st

President's Day - Monday, February 18th

## 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 4.50%
EDUCATION	8.00%
NEW AUTOS	starting at 2.24% <sup>1</sup>
<i>100% Financing On New Autos</i>	
USED AUTOS	starting at 2.24% <sup>1</sup>
SIGNATURE	starting at 9.25% <sup>1</sup>
HOME IMPROVEMENT	starting at 8.75% <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 4th 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	0.15%	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 2.24% for 36 months, 2.50% for 48 & 60 months 2.75% for 72 months.

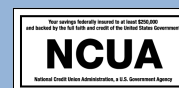
<sup>2</sup>Prime Rate as of November 30, 2018 is 5.25%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

<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!