

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
- ◆ 55,000 CUliance 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

Sign up for E-Statements & E-Notices

Ask a Member Service Representative today about how to sign up!

In Home Banking, click on "Statements" 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!**



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 2.24%*



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

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!

Apply online or stop in to see 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 \$28.75, 48 months \$21.81, 60 months \$17.64, 72 months \$14.86. Excludes existing ECFCU loans.

ECFCU 2020 Scholarship Recipient

Enfield Community Federal Credit Union would like to congratulate Maggie McCue!

Every year the credit union awards a \$500 scholarship to an outstanding graduating senior CU Teen Scene member who has shown scholastic achievement and is pursuing higher education.



HOLIDAY CLOSINGS

Columbus Day - Monday, October 12th

Veterans Day - Wednesday, November 11th

Thanksgiving Day - Thursday, November 26th

Christmas Eve - Closing at 1:00, Thursday, December 24th

Christmas Day - Friday, December 25th & 26th

New Years Eve - Closing at 1:00, Thursday, December 31st

New Years Day - Friday, January 1st

860-253-5100



www.enfieldcommunityfcu.org

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 3.750%
EDUCATION	8.00%
NEW AUTOS	starting at 2.24% ¹
<i>100% Financing On New Autos</i>	
USED AUTOS	starting at 2.24% ¹
SIGNATURE	starting at 9.25% ¹
HOME IMPROVEMENT	starting at 8.75% ¹
RECREATION VEHICLE (new/used)	starting at 9.00% ¹
BOATS (new/used)	starting at 9.00% ¹

ANNUAL DIVIDEND RATES

RATE₃ APY₄

Regular Shares, Clubs & IRA Shares (declared for 3rd 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)	0.15%	0.150%
12-month Certificate	0.25%	0.250%
18-month Certificate	0.45%	0.451%
24-month Certificate	0.70%	0.702%
36-month Certificate	0.80%	0.803%
48-month Certificate	0.90%	0.904%
60-month Certificate	1.00%	1.005%

¹Lowest 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.

²Prime Rate as of June 11, 2020 is 3.25%. Rate is variable. Maximum APR is

18.00%. Minimum APR is 4.00%.

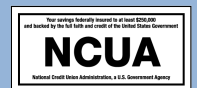
³Annual Percentage Rate.

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; VISA Late Fee \$25.00. Non-Sufficient-Funds Check Fee: \$29.00



Your Credit Union

Where new members are always welcome!