

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

Let us help you this Summer!



get a
Summer Loan Fast

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



**Are you already thinking about the Fall semester?
If that person is you, check this out!**



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!



Great news! Both new and existing members can take advantage of earning **\$100 in cash rewards for each new line** activated up to 2 lines.

NEW CUSTOMERS TO SPRINT

- Credit union members earn **\$100 in cash rewards** for each new line activated (up to 2 lines)
- Credit union members receive a **\$100 annual loyalty reward** every year

25% off select accessories purchased in Sprint stores

PLUS

- Lines 3, 4 and 5 are FREE
- Save \$800 your first year over Verizon

100% Total Satisfaction Guarantee - Try Sprint for 30 days or your money back

CURRENT SPRINT CUSTOMERS

- Credit union members who **transfer** into the program **receive a \$100 annual loyalty reward** on their 12-month anniversary of

Notice to Members

Please note there has been a change to **Regulation CC** and the **Expedited Funds Availability Act**. The following changes for Funds Availability will be **effective July 1, 2020**

1. **Minimum Dollar Amount** - Minimum amount of deposited funds that must be made available for withdrawal by opening of business on the next day for certain check deposits. Currently \$200, after \$225.
2. **Large Deposit Exception Amount** - Threshold dollar amount for using an exceptions to the funds availability schedules based on the aggregate amount of checks deposited on any one banking day exceeding this threshold amount. Currently \$5,000, after \$5,525.

HOLIDAY CLOSINGS

Independence Day - Saturday, July 4th

Labor Day - Monday, September 7th

Columbus Day - Monday, October 12th

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 1st 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)	0.15%	0.150%
12-month Certificate	0.25%	0.250%
18-month Certificate	0.45%	0.451%
24-month Certificate	0.75%	0.753%
36-month Certificate	0.90%	0.904%
48-month Certificate	1.00%	1.005%
60-month Certificate	1.05%	1.055%

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.

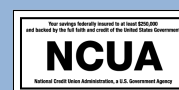
²Prime Rate as of June 11, 2020 is 3.25%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

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!