

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

NOTICE TO MEMBERS—PLEASE READ

If you are a member that is enrolled in the Extra Awards program, please be advised that changes are coming. These changes are expected to go live on January 11, 2021. There will be a new and updated look to the Extra Awards website.

Please note the following important changes:

- ◆ You will need to re-register with a new User ID and Password. Your existing credentials will not carry over to the new platform
- ◆ If your card was lost or stolen, you will need to re-register your account (user ID and password) on the extra awards website

Our Auto Rates are Great!



- ◆ Super Rates as Low as **2.24%***
- ◆ Terms up to Six Years
- ◆ Pre-Approvals & Refinances
- ◆ GAP Insurance Available
- ◆ Credit Life & Disability Insurance available
- ◆ CarFax Service~

- ◆ Great for Holiday Shopping & Travel
- ◆ Earn Awards with every Purchase
- ◆ No Balance Transfer Fee
- ◆ VISA DEBIT Cards & VISA Gift Cards Available



**Credit Card Rates
as LOW as 10.9%****

*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. **Your actual rate and resulting payment may vary according to your individual credit score. ~CarFax is only \$20.00.

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

We Believe in Giving Back to our Community

The Enfield Community Federal Credit Union & staff takes great pleasure in helping people. During 2020 we assisted the following charities.

- Loaves & Fishes
- Educational Resources For Children
- Arthur Luf Children's Burn Camp
- Act of Kindness
- Enfield Safe Harbor Warming Center
- America's VetDogs

HOLIDAY CLOSINGS

Martin Luther King Day - Monday, January 18th
President's Day - Monday, February 15th

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 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)	0.15%	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 December 4, 2020 is 3.25%. Rate is variable. Maximum APR is

18.00%. Minimum APR is 4.00%.

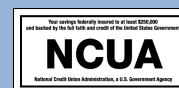
³Annual Percentage Rate.

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!