

# 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 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!***

\*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. ~minimum credit score 600

## 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.

## Credit Card as LOW as 10.9%\*

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

### We also offer:

- ◆ VISA Debit Cards
- ◆ VISA Gift Cards
- ◆ Fraud Center Protection

## HOLIDAY CLOSINGS

Columbus Day - Monday, October 11th

Veterans Day - Thursday, November 11th

Thanksgiving Day - Thursday, November 25th

Christmas Eve - Friday, December 24th (close at 1 pm)

Christmas Day - Saturday, December 25th

New Years Eve - Friday, December 31st (close at 1 pm)

New Years Day - Saturday, January 1, 2022

## 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 3.750%
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 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	0.05%	0.050%
\$10,000.00 - \$24,999.99	0.10%	0.100%
\$25,000.00 - \$49,999.99	0.15%	0.150%
\$50,000.00 and above	0.20%	0.200%
Share Certificates & IRA Certificates (\$1,000.00 minimum)		
6-month Certificate (IRA not available)	0.10%	0.100%
12-month Certificate	0.15%	0.150%
18-month Certificate	0.25%	0.250%
24-month Certificate	0.30%	0.300%
36-month Certificate	0.40%	0.401%
48-month Certificate	0.45%	0.451%
60-month Certificate	0.50%	0.501%

<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 September 8, 2021 is 3.25%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

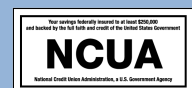
<sup>3</sup>Annual Percentage Rate.

<sup>4</sup>Annual Percentage Yield.

\*No CU Exclusive Plus discount on promotional rates.

All CD and Money Market Rates subject to change without notice

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!