

# 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

## 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



## 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 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.  
~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.

### Tips for Avoiding Credit Card Fraud:

- Don't trust a site just because it claims to be secure.
- Make sure you are purchasing merchandise from a reputable source
- Do your homework on the individual or company to ensure that they are legitimate.

## Notice to Members:

### We are making the following changes to our Fee Schedule Effective January 10, 2022

- ATM Visa Check Card Replacement \$10.00
- \$3.00 per Money Order
- \$3.00 per Cashier Check
- Cashier Check for Golden Draft Account (55+)
  - limit one free check per day, \$3.00 per check thereafter
- Notary Service - First document free, \$5.00 per document thereafter

### HOLIDAY CLOSINGS

Martin Luther King Day - Monday, January 17th

President's Day - Monday, February 21st

## RATE CORNER

### LOAN RATES

### APR<sup>3</sup>

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<sup>3</sup> APY<sup>4</sup>

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	0.05%	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 December 6, 2021 is 3.25%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

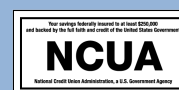
<sup>3</sup>Annual Percentage Rate.

<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!