

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.



Now seeking applicants for ECFCU's Scholarship Award

ATTENTION: All High School Seniors and their Parents

Every year we award a \$500 Scholarship to one of our high school senior members. **Deadline to submit the application is Friday, May 5, 2023.** Apply by downloading the ECFCU Scholarship application on our website at www.enfieldcommunityfcu.org under the "About Us" section from our homepage or picking up an application at the Credit Union.

Car Rates as low as 4.24%*



- ◆ 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 at 4.24%, 36 months \$29.63, 48 months \$22.69, 60 months \$18.53, 72 months \$15.76. Excludes existing ECFCU loans.

Quarterly Security Watch...

Tips for Avoiding Credit Card Fraud:

- Don't give out your credit card number online unless the site is reputable
- Don't trust a site just because it claims to be secure
- Check with the Better Business Bureau from the seller's area

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



Attention Credit Union Members

Have you updated your information with the Credit Union lately? With your current contact information, we can better assist you and improve your experience with the Credit Union. Here is a few things you should always keep current:

1. Home Address
2. Phone Number
3. E-mail Address

CHANGE OF ADDRESS FORM		ACCOUNT #
NAME	OLD ADDRESS	NEW ADDRESS
CITY/STATE/ZIP	CELL PHONE #	CITY/STATE/ZIP
SIGNATURE		PHONE #
		DATE

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.enfieldcommunityfcu.org or we will mail you a free copy upon request if you call us at 860-253-5100.

HOLIDAY CLOSINGS

Memorial Day - Monday, May 29th

Juneteenth National Independence Day - Monday, June 19th

Independence Day - Tuesday, July 4th

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 5.50%
EDUCATION	8.00%
NEW AUTOS	starting at 4.24% ¹
<i>100% Financing On New Autos</i>	
USED AUTOS	starting at 4.24% 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	0.05%	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%

¹Lowest Rate Available. Actual rate depends on credit worthiness.

Auto Loans 4.24% for 36 months, 4.50% for 48 & 60 months 4.75% for 72 months.

²Prime Rate as of March 1 is 7.75%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

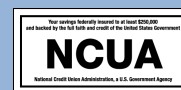
³Annual Percentage Rate.

⁴Annual Percentage Yield.

*No CU Exclusive Plus discount on promotional rates.

All 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!