

# 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

With the school year ending, don't wait too long to start thinking about Fall enrollment. Check our website and see what SallieMae can do for you!



**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 website to get started!*

*get a*

# Summer Loan Fast

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



~minimum credit score 600

## 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



## Credit Card as LOW as 10.9%\*

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

### We also offer:

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

### 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](http://www.enfieldcommunityfcu.org) or we will mail you a free copy upon request if you call us at 860-253-5100.

## HOLIDAY CLOSINGS

**Independence Day– Tuesday, July 4th**

**Labor Day - Monday, September 4th**

**Columbus Day—Monday, October 9th**

## 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 6.125%
EDUCATION	8.00%
NEW AUTOS	starting at 5.24% <sup>1</sup>
<i>100% Financing On New Autos</i>	
USED AUTOS	starting at 5.24% <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>

\*rates subject to change without notice\*

### ANNUAL DIVIDEND RATES

### RATE<sub>3</sub> APY<sub>4</sub>

Regular Shares, Clubs & IRA Shares (declared for 2nd 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 5.24% for 36 months, 5.50% for 48 & 60 months 5.75% for 72 months.

<sup>2</sup> Prime Rate as of June 7, 2023 is 8.25%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

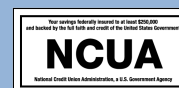
<sup>3</sup> Annual Percentage Rate.

<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!