

# 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:

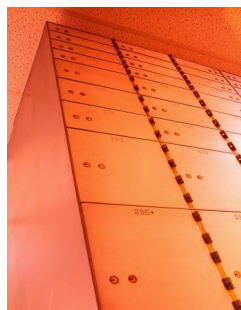
- ◆ 5 Types of Checking Accounts
- ◆ VISA Debit Card
- ◆ Savings and Club Accounts
- ◆ Money Market Accounts
- ◆ Share Term Certificates
- ◆ Ira Accounts
- ◆ Wire Money

### 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



## Safe Deposit Boxes

**We offer safe deposit boxes for our members.**

**There are several sizes available, all at very competitive rates.**

- ◆ **Safe storage for important papers and other valuable items**
- ◆ **Private room accessible during regular business hours**
- ◆ **Only authorized persons are allowed access**
- ◆ **Annual payment can be deducted from your account at the Credit Union**

3" x 5" \$40	3" x 10" \$60	10" x 10" \$140
5" x 5" \$55	5" x 10" \$80	

## E-Statements & E-Notices

ECFCU has gone **GREEN** with E-Statements and E-Notices.

Just click on "Statements" in Home Banking 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!**

# ECFCU 2023 Scholarship Recipients

Enfield Community Federal Credit Union would like to congratulate Alexis Laferriere and Samantha Navin.

Every year, the credit union awards a \$500 scholarship to outstanding graduating seniors who have shown scholastic achievement as well as community service and are pursuing higher education.

Alexis Laferriere is a 2023 graduate of Enfield High School and she plans to study Art History at Asnuntuck Community College in September 2023.

Samantha Navin is a 2023 graduate of Suffield High School and she plans to study Marine Biology at Nova Southeastern University in September 2023.

We wish Alexis and Samantha continued success in their educational and community service experience.

## Congratulations!



### HOLIDAY CLOSINGS

**Columbus Day - Monday, October 9th**

**Veterans Day - Saturday, November 11th**

**Thanksgiving Day - Thursday, November 23rd**

**Christmas Day - Monday, December 25th**

**New Years Day - Monday, January 1st**

## 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 7.750%
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>

### 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	0.10%	0.100%
\$10,000.00 - \$24,999.99	0.20%	0.200%
\$25,000.00 - \$49,999.99	0.30%	0.300%
\$50,000.00 and above	0.40%	0.401%
Share Certificates & IRA Certificates ((\$1,000.00 minimum)		
6-month Certificate (IRA not available)	0.50%	0.501%
12-month Certificate	1.00%	1.005%
18-month Certificate	1.25%	1.257%
24-month Certificate	1.50%	1.510%
36-month Certificate	1.00%	1.005%
48-month Certificate	1.00%	1.005%
60-month Certificate	1.00%	1.005%

<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 August 22 is 8.50%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

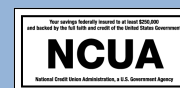
<sup>3</sup>Annual Percentage Rate.

<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!