

# 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:

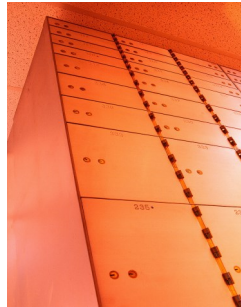
- ◆ 5 Types of Checking Accounts
- ◆ VISA Debit Card
- ◆ Savings and Club Accounts
- ◆ Money Market Accounts
- ◆ Share Term Certificates
- ◆ Ira Accounts
- ◆ Wire Money

### 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

5" x 5"  
\$55

5" x 10"  
\$80

10" x 10"  
\$140

## 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!**

## 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.

## We Believe in Giving Back to our Community

The Enfield Community Federal Credit Union & staff take great pleasure in helping people. During 2024 we assisted the following charities and associations.

- Children's Miracle Network
- Enfield Food Shelf
- Enfield July 4th Celebration
- St. Jean Parish Carnival
- Four Town Fair
- Enfield Safe Harbor
- Enfield Girls Softball
- Enfield Soccer Association
- Enfield Little League
- Enfield Loaves and Fishes
- Network Against Domestic Abuse
- Little Sisters of the Poor
- Enfield Dog Park
- Credit Unions Building Financial Independence

## HOLIDAY CLOSINGS

Martin Luther King Day - Monday, January 20

President's Day - Monday, February 17

## 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 6.875%
EDUCATION	8.00%
NEW AUTOS	starting at 5.99% <sup>1</sup>
<i>100% Financing On New Autos</i>	
USED AUTOS	starting at 5.99% <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<sup>3</sup> APY<sup>4</sup>

Regular Shares, Clubs & IRA Shares (declared for 3rdQTR)	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	0.40%	0.401%
\$10,000.00 - \$24,999.99	0.80%	0.803%
\$25,000.00 - \$49,999.99	1.20%	1.207%
\$50,000.00 and above	1.60%	1.612%
Share Certificates & IRA Certificates ((\$1,000.00 minimum)		
6-month Certificate (IRA not available)	3.25%	3.299%
12-month Certificate	3.75%	3.815%
18-month Certificate	2.00%	2.018%
24-month Certificate	2.00%	2.018%
36-month Certificate	2.00%	2.018%
48-month Certificate	2.00%	2.018%
60-month Certificate	2.00%	2.018%

<sup>1</sup>Lowest Rate Available. Actual rate depends on credit worthiness.

Auto Loans 5.99% for 36 months, 6.50% for 48 & 60 months 6.75% for 72 months.

<sup>2</sup>Prime Rate as of December 6, 2024 is 7.75%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

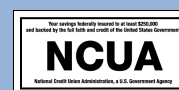
<sup>3</sup>Annual Percentage Rate.

<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!