

# 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

## Sign up for E-Statements & E-Notices

**Ask a Member Service Representative today about signing 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 9, 2025.** Apply by downloading the ECFCU Scholarship application on our website at [www.enfieldcommunityfcu.org](http://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 3.99%\*



- ◆ 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.

## 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.

### 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—in other words, do your homework



## 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

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

## HOLIDAY CLOSINGS

Memorial Day - Monday, May 26th

Juneteenth National Independence Day - Thursday, June 19th

Independence Day - Friday and Saturday, July 4th & 5th



Strength In Members

860-253-5100

www.enfieldcommunityfcu.org

11 Cranbrook Boulevard

Enfield, CT 06082

## 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 6.875%
EDUCATION	8.00%
NEW AUTOS	starting at 3.99% <sup>1</sup>
100% Financing On New Autos	
USED AUTOS	starting at 3.99% <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>

### ANNUAL DIVIDEND RATES

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

Regular Shares, Clubs & IRA Shares (declared for 1st 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	0.40%	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)	3.00%	3.042%
12-month Certificate	3.50%	3.557%
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 3.99% for 36 months, 5.00% for 48 & 60 months 5.25% for 72 months.

<sup>2</sup> Prime Rate as of March 10, 2025 is 7.50%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

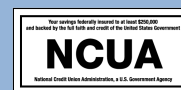
<sup>3</sup> Annual Percentage Rate.

<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!