

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 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 15, 2026.**

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 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 25th

**Juneteenth National Independence Day
Closed Friday, June 19th and Saturday June 20th**

Independence Day - Saturday, July 4th



860-253-5100

www.enfieldcommunityfcu.org

11 Cranbrook Boulevard

Enfield, CT 06082

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 6.625%
EDUCATION	8.00%
NEW AUTOS	starting at 3.99% ¹
100% Financing On New Autos	
USED AUTOS	starting at 3.99% 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

rates subject to change without notice

ANNUAL DIVIDEND RATES

RATE₃ APY₄

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	0.20%	0.200%
\$10,000.00 - \$24,999.99	0.40%	0.401%
\$25,000.00 - \$49,999.99	0.80%	0.803%
\$50,000.00 and above	1.00%	1.005%
Share Certificates & IRA Certificates (\$1,000.00 minimum)		
6-month Certificate (IRA not available)	3.00%	3.042%
12-month Certificate	3.25%	3.299%
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%

¹Lowest 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.

²Prime Rate as of December 1, 2025 is 6.75%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

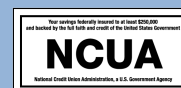
³Annual Percentage Rate.

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!