Enfield Community Federal Credit Union
Strength In Members

QUARTERLY NEWSLETTER · Fall 2026

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

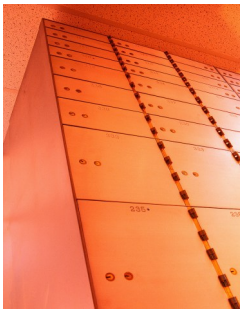
Youth Programs:

- CU Teen Scene Account
- Monty Moose Youth Account

Have you tried our Mobile App?

- No need to go to your browser any longer!
- Go to the App Store and download the ECFCU app right now!
- Access Bill Pay
- Transfer between accounts
- Pay your loans
- View your transactions
- View your statements





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	

ECFCU 2026 Scholarship Recipient

860-253-5100
Enfield Community Federal Credit Union
Strength In Members
www.enfieldcommunityfcu.org
11 Cranbrook Boulevard
Enfield, CT 06082

Enfield Community Federal Credit Union would like to congratulate Kylie Purdue.

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

Kylie is a 2026 graduate of Enfield High School and she plans study Mechanical Engineering at Boston University in September 2026.

We wish Kylie continued success in her educational and community service experience.

Congratulations!





HOLIDAY CLOSINGS

Columbus Day– Monday, October 12th

Veterans Day - Wednesday, November 11th

Thanksgiving Day—Thursday, November 26th

Christmas Eve—Thursday, December 24th, close at 1

Christmas —Friday and Saturday, December 25th and 26th

New Years Eve—Thursday, December 31st, close at 1

New Years —Friday and Saturday, January 1st and 2nd

RATE CORNER

LOAN RATES	APR[3]
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	RATE[3]	APY[4]
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	0.20%	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%

[1] 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.

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

[3] Annual Percentage Rate.

[4] 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

EQUAL HOUSING LENDER

NCUA

Your Credit Union

Where new members are always welcome!