



Vacation Loan

Looking to get away?

Up to 12 Months at 1.99%

Max \$5,000.00

Contact MDECUCU for details
and applications

Summer Events:

July 20, 2016

3rd Annual Cookout
11:00 am to 2:30 pm

September 2016

Refer a Family member or Co-worker
All Month

October 13, 2016

International Day
All Day

CROSS THE

**0.00 %
APR**

Financial Finish Line

LIKE A CHAMPION

Transfer your existing credit card balances to one of our credit union credit cards and receive a special low rate of **0.00%** for 6 months* beginning July 1st through September 30, 2016.

Don't let credit card debt keep you from your financial goals. They're just another hurdle we can help you leap over.

Talk to a team member today to help you get started.

*Balance transfers completed 07/01/16 thru 09/30/16 will receive 0.00% APR on transfers for 6 months. After promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Please contact your credit union for complete details.

Teen Checking

- *Need parent/guardian as joint member*
- *Any teen age 13 to 17 years old*
- *There is no minimum balance and no monthly charges*
- *Free debit MasterCard*
- *Free mobile and online banking*

Sign up now! Gives teens a great opportunity to learn good tips on smart banking. It allows teens the experience they need to be smart with their banking.



Looking for Student Loans?

MDECUCU has partnered with Sallie Mae for student loans. There are student loans and parent loans available. Check out our website www.mdecu.org

Address: 250 Murphy Road, Hartford, CT 06114
Contact Info: (860) 560-9036
Website: www.mdecu.org
Access 24: 860 549-5349 860 549-5357

Holiday Closings:
July 4, 2016 - 4th of July
Sept 5, 2016 - Labor Day
Oct 10, 2016 - Columbus Day



LOVE MY CREDIT UNION REWARDS

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

MDECU is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National hand-set offers and promotions
- Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



2nd Quarter Dividends

Share accounts	Dividend Rate	APY*
Regular Share	.20%	.20%
Club Share	.15%	.15%
IRA/Roth	.25%	.25%

Share CD's	Dividend Rate	APY*
12 Month	1.00%	1.00%
24 Month	1.25%	1.25%
36 Month	1.35%	1.35%
48 Month	1.45%	1.45%

Other terms are available. Call MDECU for more information.

*APY is Annual Percentage Yield

MDECU is now offering GAP Insurance and Extended Services Warranties



Frost currently provides GAP program administration to over 1,000 credit unions nationwide! The GAP Plus coverage protects our members from having to pay the deficiency balance on their loan should a Total Loss occur. In addition, the Plus benefit provides a \$1,000 benefit towards your next vehicle that is financed here at MDECU.



Included with the GAP Plus coverage is an additional benefit for our members called the Auto Deductible Reimbursement (ADR). The ADR benefit can be applied to a qualified claim for a reimbursement of up to \$500 twice a year on vehicles our member owns and insures. Along with the deductible reimbursement comes a Personal ID Restoration Consulting and Warranty Registration service.



We are excited to now offer our members the protection and peace of mind of a Vehicle Service Contract. You are able to include with your auto loan Mechanical Repair Coverage for your vehicle, which will help protect your budget from unexpected auto repairs. Along with protection on those covered components, you get the benefits of tow coverage, rental car reimbursement, trip interruption and more!

Contact MDECU if you have any questions or for a quote.

Auto Loan Rates

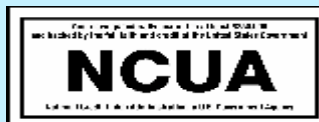
(2016 and 2015 autos with under 2500 miles)

Term	APR*
36 months	.99%
60 months	1.49%
72 months	1.99%

(2011 to 2015 autos)

Term	APR*
36 months	1.75%
48 months	2.50%
60 months	3.00%

*APR= Annual Percentage Rate



WITHHOLDING NOTICE (FORM 2317)

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.