



MDECU Newsletter

Fall News 2020



Record Low Mortgage Rates

For First-Time Homebuyers & Mortgage Refinances from Somewhere Else

As temperatures drop, so have our rates. Do more with your money when you refinance your mortgage from somewhere else with MDECU. We are here to help you save money by reducing your monthly payment, or by shortening the life of your loans. Time to ditch the apartment life? Take advantage of record low rates on your first home. Our partnership with Allanach Mortgage offers comprehensive mortgage solutions for different financial situations. Your dream home and dream loan are just a call, visit, or click away.

Stop by our office, call us at 860-560-9036, or visit mdecu.org.

Act Now to Plan for the Future

Regular and Roth IRAs from MDECU

Now is the time to open an Investment Retirement Account (IRA). MDECU offers both regular and Roth IRAs at great rates! Investing with an IRA is a great way to save for your retirement and get some great tax advantages as well.* The best part? Our IRAs are federally insured by the NCUA, up to \$250,000. Visit mdecu.org to see our rates and to learn more about all our saving options.

Start Saving Now on Your Auto Loan

Low Rates on New, Used, or Refinanced Auto Loans

Refinance your loan from somewhere else and save, or grab this low rate on your purchase of a new or used vehicle.

GAP Coverage Available • Extended Warranty Available

Special partnership with:



Congratulations to Our Recent Winners!

SAVE WIN[®]

Greg S. - \$25 Julie G. - \$25 Emanuel L. - \$50

Christopher C. - \$50 Karen H. - \$50 Dominic M. - \$50

Tania S. - \$50

Kasasa[®] Checking at MDECU

FREE Checking, Awesome Rewards

We believe in rewarding our members. Check out our Kasasa Accounts to start getting rewarded for the things you already do.

Kasasa Cash - 3.00% APY*
Kasasa Cash Back - 3.00% Cash Back

No Monthly Maintenance Fee • No Minimum Balance • ATM Fee Refunds

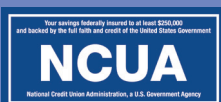
Start Earning Rewards Today!

Important Tax Reminder to Update Your Information

Have you moved or changed your mailing address recently? Please make sure to update your information with us.

This is especially important for when we send out 2020 Tax Forms.

250 Murphy Road, Hartford, CT 06114
(860) 560-9036 | www.mdecu.org
Access 24: (860) 549-5349 / (860) 549-5357



Holiday Closings

October 12, 2020
Columbus Day

November 11, 2020
Veterans Day

November 26 & 27, 2020
Thanksgiving

December 24, 2020
Christmas Eve – Closing at 11 a.m.

December 25, 2020
Christmas Day

December 31, 2020
New Year's Eve – Closing at 11 a.m.

January 1, 2021
New Year's Day

3rd Quarter Dividends

<u>Share Accounts</u>	<u>Dividend Rate</u>	<u>APY*</u>
Regular Share	.10%	.10%
Club Share	.05%	.05%
IRA/ROTH	.15%	.15%
Save to Win	2.15%	2.15%
<u>Share CDs</u>	<u>Dividend Rate</u>	<u>APY*</u>
12 Month	.55%	.55%
18 Month	.65%	.65%
24 Month	.70%	.70%
36 Month	.85%	.85%
48 Month	.85%	.85%

Other terms are available. Call MDECU for more information. Rate subject to change at anytime.

*APY is Annual Percentage Yield.