

MDECU News

Metropolitan District Employees' Credit Union, Inc.



MDC Ice Cream Social

Michelle, Ana and I have had a great time representing the credit union at MDC employee events.



Left to right:

- Steve Maston;
- Mark Impelluso;
- Rick Giannetta
- Anthony Patrizzo;
- Gabriele Nyenuis;
- Carlos Acosta;
- Sharon Dixon

555 Main Street / P.O. Box 1348
 Hartford, CT 06143
 860.278.7850
 Ext. 3470, 3471 & 3472
Home Banking: www.mdecu.org
Access 24: 860.549.5349
 860.549.5357

Text Short code: 95495
Office Hours:
Monday, Wednesday, Thursday, Friday—7:30 to 4:00 PM
Tuesday—9:00 AM to 4:00 PM
Holiday Closings:
 Columbus Day, Monday October 12
 Veterans' Day, Wednesday, November 11
 Thanksgiving, Thursday & Friday, November 26 & 27
 Christmas, Friday, December 25
Products Offered:
 Online Banking Certificates of Deposit
 Telephone Banking ATM Cards
 Mobile Banking (new!)

4794

MAKING A LASTING CHANGE

-MDECU participates in national campaign:

Employees got a chance to receive a new presidential dollar coin at each event. We're doing our part to bring about positive change in the country by participating in a nationwide campaign to increase use of coin dollars rather than paper dollars. WHY? The \$1 coins last longer, they are recyclable and over time, can save the country billions of printing costs. Consumers still have a choice to use paper or coin dollars. So you can decide to participate or not. Don't just collect new coins, USE THEM. And here's something else.....

New!!! Find your account number anywhere in our newsletter, let us know you found it, show us where and you get a brand new Presidential dollar coin. **There could be 10 winners every month!** Checking Account holders get a **monthly** statement so they get more chances. Watch for more ways to earn these coins in the future.

MONEY TIPS

Step 1: Retrain your Brain, (last newsletter)
Step 2: Start Saving! Make decisions. Which would you rather have, the coffee or the dollar in the bank? **Do the math.** If you make your own coffee at home and save the dollars that you would have spent, how much will you have put away at the end of the month? \$10? \$20? Too little to bother with? Ask yourself, "is this **more** than I had a month ago in savings?" DUH! Imagine how much more you'd have if you cut back on other items; like one lunch a week, a few lottery tickets or magazines!
Another Tip: Do you eat out for dinner often? Don't order the wine or the beers. Have them at home after dinner and save yourself at least \$10.00 each time.

Watz dis nu teknolo-G? Are you in the dark

about all these new internet & cell phone things? Do you sometimes feel like you're an alien in your own world? You are not alone! Here are some definitions that will help take the

E-Mail is a method to send message and/or attachments to another user somewhere via the internet.

Texting. An exchange between two cell phones. It's direct and efficient for most tasks. For instance "get milk." Longer messages are often abbreviated. i.e. Cn U go 2 a cnsrt 2nite?

Blogs are (more or less) a person's diary of thoughts and events posted on the internet for all to see.

Twitter is a blogging site where a user sends out "tweets" which are messages consisting of 140 characters or less.

Facebook and MySpace are social networks where users can post pictures, videos and words to share with friends, neighbors and family.

2573

3869

2493

2536

Metropolitan District Employees' Credit Union Inc.,

LOAN RATES EFFECTIVE UNTIL 10/31/2009

Fixed Home Equity

Term	Rate
5 Years	4.50%
10 Years	5.50%
15 Years	6.00%
Max \$400,000.00	

Auto Loans*

	Max	Years	Rate	Financing up to Percent
New Car	\$50,000.00	Up to 6	3.99%	100%
Used Car	\$40,000.00	Up to 5	5.25%	100%
Older Used Car	\$25,000.00	Up to 4	6.25%	

*Used cars under 5 years old, Older used cars 5 to 8 years old.

Home Equity Loan-Variable 5 Year Loan up to 20 years **Prime Rate plus 1.00%**

Personal Loans*		IRA CD's		CD'S	
12 Months	5.95%	3 Months	1.75%	3 Months	1.75%
24 Months	9.50%	6 Months	2.00%	6 Months	2.00%
36 Months	10.50%	12 Months	2.25%	12 Months	2.25%
48 Months	11.00%	18 Months	2.50%	18 Months	2.50%
60 Months	11.50%				
Maximum Amount \$15,000					

**For lost or stolen
ATM/Debit Cards**
please call
1-800-236-2442
to stop your card
immediately

525



Watch your share withdrawals!

Don't forget that credit unions have an "excessive withdrawal fee." If you withdraw (from shares) more than 4 times a month each additional withdrawal costs \$2.50. We know sometimes it can't be helped but try to limit your transactions in order to save everyone time and money. Plan accordingly. Use your ATM card or your checking account.

MEMBER SERVICES ISSUES:

MDECU is going green!

In an effort to go green, the credit union will no longer be mailing receipts for the many transfers that are called in. These transactions can be verified with the telephone banking system or with Online Home Banking. We are also now introducing the mobile phone banking access method. However, if you do not have access to any of these, please feel free to ask for a receipt to be mailed to you.

381

3940

*LOAN RATES EFFECTIVE UNTIL 10/31/2009

Call the credit union after this date for the most current rates.

* Applicants for all loans must qualify as per credit union policies and procedures.



4428

Call Evelyn, the new manager, @ 860.278.7850, ext.3472 if you have any concerns pertaining to the credit union.

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