



FALL 2011

AUTO LOAN SPECIAL!



NEW **OR** **USED**

RATES AS LOW AS

RATES AS LOW AS

1.99%
APR*

3.99%
APR*

UP TO
100%
FINANCING

REFINANCING AVAILABLE
FOR LOANS WITH OTHER FINANCIAL INSTITUTIONS.

*APR=Annual Percentage Rate.
Rates subject to change
without notice.

HOME EQUITY LOANS

RATES AS LOW AS

3.99%
APR*

FOR 60 MONTHS

*APR=Annual Percentage Rate.
Rates subject to change without notice.



DEPOSIT RATES

Account Type	APR*	APY**
Share Accounts	0.50%	0.50%
Certificate Accounts		
6 Months	0.75%	0.75%
9 Months	1.00%	1.00%
12 Months	1.05%	1.06%
18 Months	1.10%	1.10%
36 Months	1.75%	1.76%
48 Months	2.00%	2.02%

* APR = Annual Percentage Rate
** APY = Annual Percentage Yield

PRIVACY DISCLOSURE:

EARNING YOUR CONFIDENCE AND PRESERVING YOUR TRUST.

Manchester Municipal Federal Credit Union is owned by its members and run by a board of directors whom you elect. As a member, you can be confident that your financial privacy is top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. We are committed to providing you with competitive products and services to meet your financial needs. Therefore, this necessitates that we share information about you to complete your transactions. In order to do so, we have entered into agreements with other companies that provide services to us. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality and limit use of information we provide to them. We do not permit these companies to sell to other third parties the information we provide to them.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you only to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. To protect your

personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer and procedural safeguards along with secured files and buildings. The credit union utilizes leading industry practices to safeguard your nonpublic personal information.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you in membership, loan, credit card and debit card applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.
- We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions as you authorize or protect the security of our financial records.

If you terminate your membership with MMFCU, we will not share information we have collected about you, except as permitted or required by law. If you have any questions, please contact a member service representative at (860) 649-7922.

WHY IS YOUR CREDIT SCORE IMPORTANT?

Whenever you go to apply for a mortgage or loan, the evaluation of your credit score can affect approval of your loan and the rate that will be applied. Your credit score is derived from your credit report which consists of your credit accounts, payment history and other information. Credit scores range from 300-850. The higher your score, the better. The best number to have is 720 or above because lenders view you as safe in that you will make your payments and on time. If your score is below 700, you should definitely try to improve it for less risk in being denied a loan and to better your interest rate.

What's in a score? 35% is based on payment history.
30% is amount owed.
15% is length of credit history.
10% is new credit.
10% is types of credit in use.

How to improve your credit score?

- bring your payments to a current status
- pay down balances
- pay on time
- avoid opening a lot of new accounts
- if you close accounts or reduce the number of credit cards you have, close the newer ones first
- if you have dormant credit cards - close them with the financial institutions you have them with. Don't just cut them up. They will still be on your report.

How to Get a Free Credit Report?

The United States federal law requires every American to be able to get a free credit report from three reliable reporting agencies once a year. Three of the major reporting agencies are: Equifax, Experian and TransUnion. You can obtain your credit report online, over the phone or by mail. You can also go to: www.annualcreditreport.com. It's wise to check your report out to make sure any bad history that has been rectified has been removed as well as check to see that nothing has been reported in error and allow you to dispute it to be removed.

What Can We Do For You?

Call us for an appointment. We will pull your credit report and counsel you on what it contains and help explain how you can improve your credit score.

HOLIDAY CLOSINGS

COLUMBUS DAY
MONDAY • 10/10/11

VETERANS DAY
FRIDAY • 11/11/11

THANKSGIVING
THURSDAY • 11/24/11
FRIDAY • 11/25/11

CHRISTMAS (Obsvd)
MONDAY • 12/26/11

NEW YEARS (Obsvd)
MONDAY • 1/2/12

PRODUCTS & SERVICES

SHARE (SAVINGS) ACCOUNTS
SHARE DRAFT (CHECKING) ACCOUNTS
SHARE CERTIFICATES OF DEPOSIT
VISA® CHECK CARDS (WITH DRAFT ACCOUNTS)
VISA® CREDIT CARDS
LEGAL SERVICE PLANS

PERSONAL LOANS
AUTO LOANS
ATM MACHINE IN THE POLICE DEPT.
OVERDRAFT LINES OF CREDIT
VACATION CLUBS
CHRISTMAS CLUBS

GOODYEAR TRADE DISCOUNTS
HOME EQUITY LOANS
ONLINE BILL PAY
DIRECT DEPOSIT



We Do Business in
Accordance With the Federal
Fair Housing Law and the
Equal Credit Opportunity Act



Manchester Municipal Federal Credit Union

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Phone: (860) 649-7922 • www.mmfcu.net

VRU (Voice Response System) (860) 647-8473

Hours: 8:30 a.m. — 4:00 p.m. Mon-Fri