



Dear Member,

The Eastern Connecticut Association of REALTORS® and REALTORS® Federal Credit Union would like to announce Eastern Connecticut Association of REALTORS® designation as a Partner of REALTORS® Federal Credit Union! We believe with REALTORS® FCU you can experience a real partnership that is sensitive to the work habits and lifestyles of REALTORS®.

**Today we are excited to share with you two great opportunities currently available from REALTORS® FCU:**

#### **Two Great Ways to Save**

Get fixed low auto loan rates as low as 4.75% Annual Percentage Rate\* plus \$100\*\* cash and no payment for 60 days\*\*\*! Happy with your car, but not your payment? Consider refinancing. Get financing from an institution that understands your needs and drive away with a rate that is sure to make you happy. [Learn how today.](#)

REALTORS® Federal Credit union is like a bigger, better piggy bank! Take advantage of their most popular investment. Open a 12-month certificate and enjoy an industry leading dividend rate of 1.66%\*\*\*\* Annual Percentage Yield. Open a certificate investment online in minutes with just \$1,000. Certificates from 3-60 months are available for both consumers and businesses. [Stash your cash](#) today.

#### **The NAR Benefit**

REALTORS® Federal Credit Union is proud to be a REALTOR Benefits® Program Partner. NAR has partnered with industry leaders to provide REALTORS® with value-added offers and significant savings on products and services they use every day. Through unique understanding and real partnership, we guide members to securing their financial independence, while supporting NAR's mission and benefiting the greater community.

#### **Membership Benefits & Requirements**

As a REALTORS® Federal Credit Union member, you have access to our diverse portfolio of products and services. Our cooperative approach to financial services allows us to provide you with [great rates](#) and fewer fees. [Eligible members](#) include anyone who is a member of or works with the NAR as well as their immediate family or household members. [Join today](#) and enter promo code **CTEC22** to give Eastern Connecticut Association of REALTORS® credit for their referral!

REALTORS® Federal Credit Union offers a wide range of financial services along with competitive rates. REALTORS® FCU offer Savings, no-fee eChecking, Investments, Auto Loans, Home Loans as well as Personal Loans & Credit Lines including secured loans to help build credit. Check them out online, information and online services are available anytime at REALTORSFCU.ORG or call a Member Care representative 24-hours a day at 866.295.6038.

\*4.75% APR effective as of 5/1/10 and valid for qualified borrowers on maximum repayment term of 60 months. All rates are based on an evaluation of applicant risk. Your rate may vary. Loan payment example: based on a 60 month term (with 30 day payment deferral option) at 4.75% APR, your monthly payment will be \$18.85 per \$1,000 financed. This is a limited-time-only offer subject to credit approval. \*\*\$100 deposit will be credited to member's Primary Savings account within 30 days of member's first payment. \*\*\*Interest accrues from loan disbursement date. \*\*\*\*1.66% APY effective as of 5/1/10 on 12-month certificate with minimum deposit amount of \$1,000.

Must meet REALTORS® Federal Credit Union (RFCU) membership eligibility. Membership requires opening and maintaining a primary share savings account with a \$100 minimum balance. Rates, terms, conditions and services are subject to change. RFCU savings are federally insured by the National Credit Union Administration (NCUA) to at least \$250,000 and backed by the full faith and credit of the United States Government. RFCU is an equal housing lender.