

# Connect With Us

A Quarterly Update on News and Events for Members of MassMutual Federal Credit Union

## Holiday Closings

**GOOD FRIDAY**  
April 19, 2019

**MEMORIAL DAY**  
May 27, 2019

## Calendar Photo Contest

It's that time of year again! The MMFCU Photography Calendar Contest starts April 1, and we want to see and hear about your favorite moments and photos from this year. Submit your photos with a small description to [cumarketing@massmutualfcu.org](mailto:cumarketing@massmutualfcu.org), and we will post the pictures on our Facebook page. The 12 photos that get the most likes will be featured in our 2020 calendar with your name and location, so make sure to share and like the pictures you like best! Visit our website for more information and complete contest rules.

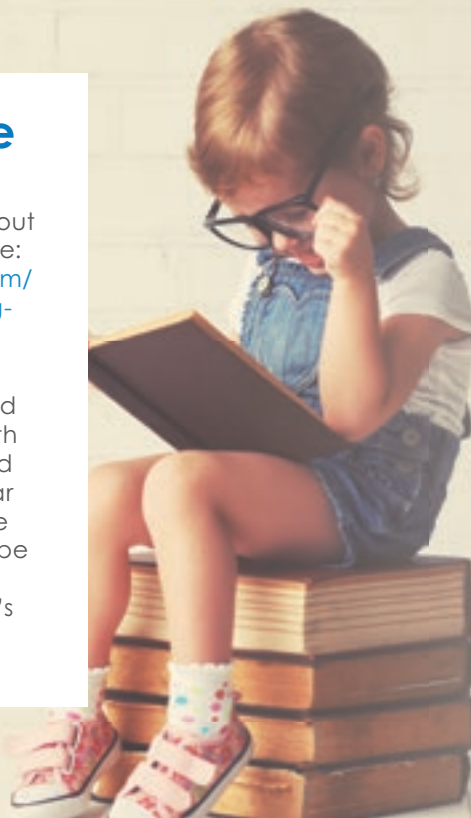
*Calling all photographers!*



## Children's Book Drive

Did you know that children with less access to books have a higher drop-out rate? It's true; learn more about it here: [schoolleadersnow.weareteachers.com/staggering-statistics-about-struggling-readers-and-reading-growth/](http://schoolleadersnow.weareteachers.com/staggering-statistics-about-struggling-readers-and-reading-growth/).

MMFCU is taking an active stance on providing more books to those in need in our community. For the entire month of April, we will be collecting new and gently used children's books. Last year we collected 1,231 books, which were donated to local schools. Books can be dropped off at both State Street and Bright Meadow branch locations. Let's continue to make a difference and #livemutual within our communities.



## The Future is Yours Youth Month

The Future is Yours! That's the theme for this year's Credit Union Youth Month. Our challenge to all the kids this year is to picture it, save for it and share it! Nothing helps you save more than through accountability.

Share your goals with us by posting a picture on Instagram of what you want to save for; tag @mmfcu and #thefutureisyours. We'll add \$25 to your Generation Now account to help you get to your goal. Don't have a Generation Now account? Open one today so we can help you save!

📷 Picture it! 💖 Save for it! + Share it! 📢



## Kasasa: MAKE THE SWITCH

MMFCU recently introduced new checking accounts that pay you more for all of the things you currently do. It's called Kasasa®. The best parts? It's completely free, pays you and doesn't take long to switch.

### Here's how it works:

First, choose between two reward levels:

- **Kasasa Cash:** Pays you with high-yield interest. This option is great for members who are comfortable with having a high balance in their checking account. Plus, you can choose to have the interest earnings stay in the account and continue to compound interest. Put your money to work for YOU.
- **Kasasa Cash Back:** Pays you up to 2% cash back. This option is great if you consistently spend from your checking account. Each month you can get up to \$6 back for buying all of the things you usually do.

**PRO TIP:** Your current checking account with MMFCU earns less than 0.05% interest, so even if you don't meet the qualifications for a month, you still make more!

Second, consider switching your savings account:

- **Kasasa Saver:** If you have Kasasa Cash or Cash Back, you are eligible to switch your savings to a Kasasa Saver account, where you can earn 1.25% APY\* up to \$50,000. Like we said, put your money to work for YOU.

Which account would be best for you? Visit our website or call us for more information and to switch today!

\*APY = Annual Percentage Yield. Qualification rules apply; please contact us for details.



## Increase the Value of Your Home

Whether you're trying to sell your house or just want to make your home more enjoyable, increasing the value of your property is easier than you think. Here are some top tips that will boost the value of your home.

**Spend an Hour With a Pro** – Ask a real estate agent or interior designer to check out your home. In just an hour, you can get great ideas for low-cost improvements, and these small touches can go a long way toward improving the look and feel of your home.

**Clean Sweep** – If your house is on the market, a squeaky-clean home attracts buyers like a magnet.

**Curb Appeal** – Colorful landscaping, a power-washed walkway or a fresh coat of paint on the front door can make your home look attractive and welcoming.

**Beautify Your Bath** – Replace an outdated vanity, old fixtures and lighting, or add a new tile floor. A small investment can bring a big return and give your bath an updated, modern look.

**Kitchens Are Hot** – Start by swapping out just one item, such as a chipped sink or old microwave for a shiny new stainless model. Small kitchen updates will add big value to your home.

**Pick up a Paintbrush** – One of the easiest and most cost-effective improvements of all is paint! Freshly painted rooms in neutral colors look clean and updated.

**Make More Room** – Increase the living space by decluttering and removing the things you don't need or use. Clean out your closets, thin out your shelves and remove furniture that blocks traffic flow.

## Locations and Hours

### MAIN OFFICE

1295 State Street  
Springfield, MA 01111-0001  
MIP F235

Phone: 413.744.3431 (ext. 43431)  
Fax: 413.226.4359  
Toll Free: 800.940.9466

### Office Hours

Monday-Friday  
8:30 am-4:00 pm

### EXPRESS TELLER BRANCH

Clarence Street Entrance  
1295 State Street  
Springfield, MA 01111-0001  
MIP F235

Phone: 413.744.1168 (ext. 41168)  
Fax: 413.226.4359  
Toll Free: 800.940.9466

### Office Hours

Monday-Friday  
8:30 am-4:00 pm

### BRIGHT MEADOW BRANCH

100 Bright Meadow Boulevard  
Enfield, CT 06082-1981  
MIP M241

Phone: 860.562.1947 (ext. 21947)  
Fax: 860.562.6066  
Toll Free: 800.940.9466

### Office Hours

Monday-Friday  
8:30 am-4:00 pm

## 24-Hour Services

### WEBSITE / CU ONLINE BANKING

[www.massmutualfcu.org](http://www.massmutualfcu.org)

### CALL 24

(Transaction by Phone)  
800.788.6628  
Interoffice: ext. 46628

## EVENTS

### College Financial Prep Seminar

April 30 | 4:00 pm | Yosemite

### Annual Meeting

April 3 | 4:15 pm | Main Room, 1295 State Street, Springfield, MA



This credit union is federally insured by the National Credit Union Administration