

Connect With Us

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



MMFCU Summer Fun Loans

We all enjoy summer differently – whether you enjoy road trips, catching waves on a boat or sunbathing in your own backyard by the pool, we have something for you! Throughout the summer, MMFCU will have different loan specials aimed to help you enjoy your summer to the max.

Lifestyle Loans, **Homestyle Loans** and **Anything Loans** are what is on this summer's menu. That's almost anything to bump your lifestyle up a notch or spruce up your home!

Whatever fits the lifestyle you have or want, we can help make it happen! If you take advantage of MMFCU's Lifestyle Loan, we will match your down payment up to \$500* or \$100 cash. If you get the Homestyle Loan, MMFCU will give you a \$100 gift card to Home Depot®. If you get the Anything Loan, you will get \$100 cash! Summer is already short as it is; take advantage and get one of MMFCU's Summer Fun Loans today!

*The \$500 match applies only to vehicle loans.

Don't Get Tripped Up by Trip Expenses

Vacation season is here! Whether you're dreaming of white-sand beaches, snow-capped mountains or attraction-packed cities, there's one thing these destinations all have in common: they'll cost you. But exactly how much money you spend on your trip depends largely on the choices you make during your travels. Give these ideas a try to spend less and save more:



Limit restaurant meals. Consider only going out to eat for dinner and buying your breakfasts and lunches at a local grocery store. (Be sure to take advantage of free breakfasts at your hotel if available.) Or, if you want to try as many restaurants as possible, split meals with your travel companion. Most restaurants serve huge portions anyway, so this could be a good way to cut costs and limit food waste.



Dress in layers. Even if you're traveling to a place that's known for warm weather, you should still have at least one long-sleeved shirt or sweatshirt in your suitcase. After all, you never know when a cold snap could hit – and it would be a huge waste of money to have to buy a sweatshirt on your trip when you probably have plenty at home already. Consider bringing sunglasses, a hat and an umbrella from home as well, as these are additional items travelers often find themselves needing.



Don't go to pricey attractions every single day. Sure, it's fun to check out a few of the hotspots your destination has to offer, but try to spend at least a few days doing free or low-cost activities. You could go for a drive, read a book at the beach, window shop or even play board games at a local park – all for the low cost of nada.



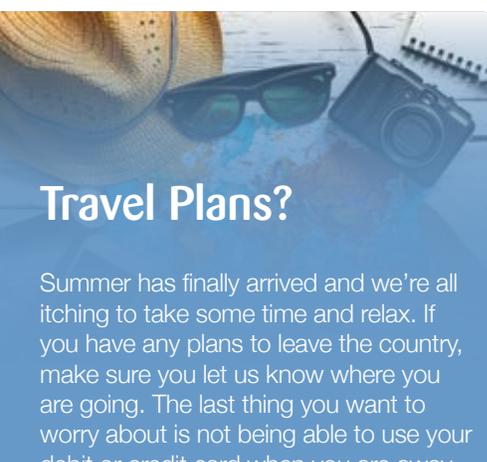
Spend less on accommodations. This one can be a little tricky, because unless you're backpacking or camping, there's a good chance you're going to have to spend a good chunk of change on a hotel or rental. But spending less is possible. Consider planning your trip for an area where you have a friend or family member that would open their home to you. Or maybe spend one or two evenings at a fancy hotel, but then switch to a more budget-friendly option for the remainder of your trip.

Obviously, you don't want to go overboard with saving and let it negatively impact the overall enjoyment of your hard-earned vacation. But keep in mind it is possible to have a fun-filled trip without completely abandoning your budget.

Holiday Closings

Independence Day
July 4, 2018

Labor Day
September 3, 2018



Travel Plans?

Summer has finally arrived and we're all itching to take some time and relax. If you have any plans to leave the country, make sure you let us know where you are going. The last thing you want to worry about is not being able to use your debit or credit card when you are away.



Students, directors and staff enjoy the MMFCU Scholarship Reception. L-R: Kerry Hurley, Board Chairman; Rose Padaam, scholarship recipient; Samantha Carey, scholarship recipient; Ron Jackson, MMFCU Director, Emeritus; Seth Dunlea, scholarship recipient; Martin Ryan, scholarship recipient; and Dave Plantier, MMFCU President/CEO (missing from photo are scholarship recipients Sai Keerthi Manasani and Jillian Talenda).

Congratulations to the 2018 Scholarship Winners!

Thank you to all of those who applied for MMFCU's 2018 Ronald E. Jackson Scholarship. Each year, MassMutual FCU selects six well-deserving students to receive a \$2,000 scholarship to help with college expenses. Choosing the winners was a difficult decision. There were a lot of great entries.

These students have a lot to bring to the table and definitely raise the bar for next year's entries. These young adults have proven themselves in the classroom, on the athletic fields and in various activities/clubs. Here's a sneak peek at these inspiring individuals:

Seth Dunlea of Chicopee High School is the winner of the Harold Heap Memorial Scholarship awarded by the Pioneer Valley Chapter of the Cooperative Credit Union Association. Seth plans to attend the University of Massachusetts in the fall and major in Mathematics.

Samantha Carey of South Hadley High School will attend Springfield College in the fall. Samantha has been accepted into their Physician Assistant Studies program.

Sai Keerthi Manasani of South Windsor High School will attend the University of Connecticut and will major in Actuarial Science (Finance).

Rose Padaam of Longmeadow High School plans to attend Brandeis University where she will major in Biology.

Martin Ryan of East Longmeadow High School has been accepted into Boston College and will double major in Mathematics and Physics.

Jillian Talenda of Minnechaug High School will attend Brown University in the fall and plans to study Biology on the Pre-Med track.



Your accomplishments prove that old-fashioned hard work pays off," said David Plantier, President/CEO of MMFCU. Dave closed off the evening by giving the recipients some advice from personal experience: "Always text mom back no matter how many times she bugs you, and last but not least, have fun and be safe. On behalf of the Board of Directors and staff at MMFCU, I would like to extend my congratulations to all of our 2018 Ronald E. Jackson Scholarship Award recipients, and all the best for a successful future.

Back to School Drive



Do you remember the Staples® commercial when the dad goes down the aisle dancing with the shopping cart to *It's the Most Wonderful Time of the Year*? Well, it's that time of year!

Schools are ready to kick it into high gear, and every child has a list of must-haves. But for many, that list is harder to check off than others. Between uniforms, backpacks, school supplies and classroom necessities, it can easily put a strain on a parent's wallet (especially if they have more than one student).

MMFCU is hosting a Back to School Drive. For the month of August, we will collect school supplies and donate them to local schools. Supplies can be dropped off at both Springfield and Enfield branch locations. Thank you for helping us to make a difference.

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

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