

Connect With Us

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



Blanket Drive

During the month of January, MMFCU will be collecting new blankets to be donated to the homeless. The blankets collected will bring comfort and warmth to homeless families this winter. Blankets can be dropped off at either the Springfield or Enfield MMFCU branch location. The Springfield branch blankets will be donated to the Massachusetts Coalition for the Homeless, and the Enfield branch will donate blankets to ImmaCare (formerly known as Immaculate Conception Shelter & Housing Corp.). Please help those in need by donating to our eighth annual Blanket Drive. Last year we collected almost 100 new blankets! Thank you for helping us make a difference!

Events

Promotional

What's New at MMFCU?

Holiday Closings

Martin Luther King, Jr. Day
January 15, 2018

Presidents Day
February 19, 2018



Is Holiday Debt Keeping You Down?

The holiday season comes and goes, but holiday debt can linger all year. Avoid a holiday spending hangover this year with help from MMFCU.

Consolidate your high-interest debt by transferring all your current balances to the MMFCU Platinum Visa® Credit Card. By consolidating your debts to one low-interest credit card, you'll have only one easy payment to manage each month. With MMFCU's balance transfer special, you can transfer balances with a rate as low as 3.99% APR* for one year. After one year, the transferred balance reverts to the current rate in effect for your card, currently as low as 9.75% APR.*

Save time and money and eliminate that post-holiday guilt! For more information or to apply for your MMFCU credit card, apply online at www.massmutualfcu.org or call us today at **800.940.9466**.

*APR = Annual Percentage Rate. Promotional and variable rates are based on credit history. There are no transfer fees. Transfers are limited to your available credit and are treated as cash advances. A finance charge will be calculated from the date the transfers or convenience checks post to your credit card account. All APRs may increase if you default under the terms of your Card Agreement.

Holiday Club Account

If you stretched your dollars to make holiday shopping possible this year, you are not alone. Being a holiday hero is not in the standard monthly budget. Although you made it through the season, don't get caught in the same predicament next year! Plan ahead; now is the time to start a Holiday Club Account. Visit www.massmutualfcu.org for details or email memberservice@massmutualfcu.org with any questions you may have.



Did you know...

Our Mobile Banking App lets you log in with Touch ID for iOS. And if you have the iPhone® X, you can securely log in with Face ID. For all versions of our app, swipe down on the login screen to see your current balances and the last few transactions. This can be enabled in the app settings on the "More" screen.



Financial Goals for the New Year

While New Year's resolutions often don't last, this is a great time to be thinking about goals – specifically, financial goals.

No business in the world would consider going into a year – or even into a quarter – without goals. Why shouldn't your personal finances benefit from the same type of organization? Your own financial success is at least as important to YOU as the success of a company is to an executive. And, since studies have shown that those who set specific, tangible goals are more likely to meet them than those who approach their lives with a "well, let's see where this goes" attitude, the time and effort invested in setting a financial goal for yourself is well worth it.

So where do you want to be?

Take a quiet hour or two to write out your financial vision. Do you want to have a specific amount saved? For what purpose? Do you want to start your own business on the side? Become completely debt free? Pay off the mortgage early? Take an early retirement? Remodel your home? Build an investment portfolio? Become a major supporter of your favorite charity? Go back to school and finish that degree? Have enough money so that work becomes a hobby and not a necessity?

Don't limit yourself to what you THINK you can do. Give yourself the freedom to dream and come up with your ideal financial scenario. And here's an important tip: Write it as if it's already in existence. Then put your ideas aside for a day or two and come back with fresh eyes and see what you've written. While it may not be completely realistic, chances are you can find one solid goal that will bring you closer to your ideal financial scenario.

Set that as a goal for the coming year. It might be something small, such as putting 10 percent of your paycheck toward debt payments, and another two percent toward savings. But if you stick with it, your debt will eventually be paid off and you'll have 12 percent to put toward savings. A small step? Sure. But there's no telling where one small step in the right direction will take you.

Your personal finances are in your own hands. No one else can take responsibility for it. It's a new year, the chance for a fresh start. Make it a successful one.

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/CUOnline Banking
www.massmutualfcu.org

Call 24

(Transaction by Phone)
800.788.6628
Inter-Office: ext. 46628

Dreams Thrive Here



Dreams Thrive Here was the theme of this year's International Credit Union Day®. Although the celebration has since passed, the theme resonates with everything we do here at MMFCU. We want to see

your dreams thrive here with us, and what better way to do that than by sending a family off to Disney World®?

If you're in the market for a car or home, or simply need to open an account for a child in your family, you could win a trip to Disney World! Visit www.massmutualfcu.org for more information and contest details.

MassMutual Federal Credit Union Annual Meeting of the Members

This year, our annual meeting is scheduled to be held on Wednesday, April 4, 2018. All members are welcome to attend. Please email cumarketing@massmutualfcu.org or call us at **800.940.9466** to reserve a seat. More detailed information will be available closer to the date of the event.



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