

# Connect With Us

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

## Holiday Closings

**CHRISTMAS DAY**  
December 25, 2018

**NEW YEAR'S DAY**  
January 1, 2019

## Blanket Drive

Throughout the month of January, MMFCU collects new blankets to donate 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 Friends of the Homeless in Springfield, 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 ninth annual Blanket Drive. **Last year, we collected almost 100 new blankets!** Thank you for helping us make a difference.



## 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 with 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 10.75% APR.\*

Save time and money and eliminate that post-holiday guilt! For more information or to apply for your MMFCU credit card, go online at [www.massmutualfcu.org](http://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](http://www.massmutualfcu.org) for details or email [memberservice@massmutualfcu.org](mailto:memberservice@massmutualfcu.org) with any questions you may have.



## A Bed for Every Child

Meet Canelo and Stephanie. Canelo is a four-year-old whom MMFCU had the pleasure of meeting over the summer. And Stephanie is someone who helped Canelo – and his family – in more ways than one.

A car fire in a neighbor's driveway led to the house fire that claimed Canelo's family's home. The fire left the family of four without a place to sleep, requiring them to stay temporarily with Canelo's grandmother as they worked out the details for recovering from this life-changing tragedy. For the adults, this has been a harrowing experience. But for Canelo, it's been especially hard to express how he feels about how this has affected him and his family.

That's where Stephanie, a director at Springfield's City Connects, comes in. City Connects is an organization that provides support to students facing challenges inside and outside the classroom. Stephanie works with City Connects to help Canelo and other kids develop communication skills. But she does so much more.

Stephanie also serves as MMFCU's liaison to the Springfield Public Schools. In this role, she assists with the distribution of proceeds from our children's book and school supply drives and, in collaboration with the Massachusetts Coalition for the Homeless, finds children who are hoping for a bed of their own.

Thanks to the generosity of MMFCU, its members, employees and volunteers, MMFCU raised enough money this past spring to provide 16 beds to local children who needed them. When MMFCU reached out to Stephanie to find out where these beds from the Coalition's **A Bed for Every Child** donation drive would be able to help the most, she knew exactly where at least one bed was going this year – to Canelo.

Just a month after the fire, Canelo is once again full of smiles. In the temporary bedroom he shares with his family, he proudly showed MMFCU the toys that luckily weren't damaged by the fire: Batman, the Batcave, a couple of cars and, most importantly, a bear he wouldn't let go of – the stuffed bear he received from the firefighters who helped put out the fire at his house. With that bear in one arm and a bear from **A Bed for Every Child** in the other, Canelo not only has a brand-new bed to sleep in, but he also has two "beary" good friends who keep him company as he drifts off to sleep.

As we go into 2019, MMFCU is hoping to create more happy memories for children without a bed to sleep in. During the month of March, MMFCU will be collecting donations for **A Bed for Every Child**. Watch for more details to come on how you can help a child like Canelo!

To learn more about the Coalition for the Homeless and their Bed for Every Child Campaign, please visit [www.mahomeless.org/a-bed-for-every-child-initiative](http://www.mahomeless.org/a-bed-for-every-child-initiative) or search the hashtag #bedforeverychild.



## 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

### Annual Meeting of the Members

This year, our annual meeting is scheduled to be held on Wednesday, April 3, 2019. All members are welcome to attend. Please email [cumarkefing@massmutualfcu.com](mailto:cumarkefing@massmutualfcu.com) 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