

Connect With Us

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

Holiday Closings

MARTIN LUTHER KING JR. DAY
January 17, 2022

PRESIDENTS DAY
February 21, 2022

SEMINAR REMINDERS

Financial Goal Setting
(Jan 25, 12-1PM)

Creating a Budget & Saving Money
(Feb 9, 12-1PM)

Home Buyers Seminar
(March 15, 5-7PM)

ANNUAL MEETING NOTIFICATION

MMFCU's annual meeting will be held on **April 6**. Look for more information on our website in the coming months.



PAY IT OFF!

Get one year at just **3.99% APR*** on Visa® Balance Transfers.

Start on your path to financial freedom today with a Visa Balance Transfer! Don't let your high-interest debt make your journey harder than it has to be. Consolidate it all onto our low-rate card and pay it off faster!

As the weather gets colder across the country, having shelter and a warm place to go is not always an option for the nation's homeless population. Each year, MMFCU hosts an annual drive to collect much-needed items. With the ever-changing scope of who our members are and the communities that are most important to them, we are always evolving how your generosity is shared.

Join us in making a difference this winter by donating **NEW** socks and blankets. Any donations made via our Amazon® Wish List will be donated to a local shelter in Springfield. The total dollar amount spent from our Wish List will be matched by MMFCU and donated to three other communities!



Blanket & Sock Drive
(Jan 1-31)

Here's how you can help!

There are two ways you can contribute to the MMFCU Blanket and Sock Drive:

- **In Person:** We will have a donation box in our Express Teller Branch and outside our Main Branch if you would like to drop off while completing a transaction.
- **Online:** We've created a Blanket and Sock Drive Wish List on Amazon. Simply add items to your cart and check out. The items will be shipped to MMFCU and safely distributed to a local shelter in Springfield.

If you are located in Boston or Cincinnati, MMFCU will match the Wish List total and donate that amount to a local shelter in your community!

If you are a MassMutual Financial Professional, submit your local community (city and state) via the link on FieldNet and be entered into a drawing to have MMFCU match the donation to a local shelter in YOUR community.

The drive runs through Monday, January 31. If you have any questions about the Blanket and Sock Drive, please contact MMFCU at CUMarketing@massmutualfcu.org.



AMAZON WISH LIST LINK:
<https://a.co/0FVUpXS>



Save all year for stress-free holidays with our Holiday Club Account! We believe the holidays are a time to reflect on and celebrate the year, not to stress over all of the expenses that come with the season. We make saving for the holidays easy with our Holiday Club Account that always earns 0.20% APY.** Make automatic deposits all year long so that when the holidays come around, your budget is all set!

*APR = Annual Percentage Rate. Promotional and variable rates are based on credit history. After 12 billing cycles, the balance transfer fixed rate will convert to the current variable rate in effect. There are no transfer fees. However, 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. Offer may be withdrawn at any time.

**APY = Annual Percentage Yield. \$5 minimum deposit to open. \$25 minimum deposit to earn stated dividend rate/yield. Rates are subject to change at any time. Fees or penalties (if any) could reduce earnings. Maximum balance for stated rate is \$3,000. If account balance becomes higher than \$3,000, the stated rate will only be paid on balances up to \$3,000. Disbursement must be in person or in writing.

Student Essay Contest

MMFCU is excited to announce the 2022 Student Essay Contest. We again invite students who are in seventh and eighth grade to write an essay in 250 words or less on the following topic:

"Your community, your country and the entire world continue to battle the effects of the COVID-19 virus pandemic. Everyone has experienced changes in how we work, how we learn and how we socialize, and credit unions have worked hard to continue to serve their members' varied financial needs under very challenging circumstances – remote workers, sick or caregiving staff, COVID restrictions (such as masks, social distancing, protective barriers, etc.). Please share the three biggest COVID impacts in your own life and how you have challenged yourself to overcome them."

Essays must be handwritten and will be judged based on originality, content, neatness, grammar and spelling. All submissions must be received by Monday, January 24. Please have your child scan and email their essay to CUMarketing@massmutualfcu.org or submit it via mail to:

MassMutual Federal Credit Union
Attn: Student Essay Contest
1295 State Street
Springfield, MA 01111

There will be three winners with the following awards:

- First Place: \$500
- Second Place: \$250
- Third Place: \$50

Winners will be announced in April during Youth Month. If you have any questions about the Student Essay Contest, please contact MMFCU Marketing at CUMarketing@massmutualfcu.org.



\$2,000 College Scholarship Opportunity

Mass Mutual Federal Credit Union college-bound members are eligible to apply January 25 – March 5.

Each year, MassMutual Federal Credit Union (MMFCU) selects several students who will be entering their freshman year of college to receive scholarships. This year, MMFCU will award ten \$2,000 scholarships. In addition to the MMFCU Scholarship, applicants are also eligible for scholarships through the Pioneer Valley Chapter of Credit Unions, which will award eight \$2,000 scholarships. Better Values Better Banking will also award one \$1,500 scholarship to an eligible student.

Is Your Young Adult Eligible?

Here are the guidelines:

- Eligibility is limited to high school seniors who will be enrolled in an undergraduate college degree program during the 2022-2023 academic year.
- The applicant or parent/guardian must be a member of MMFCU.
- Each applicant must complete and submit the 2021-2022 scholarship application form.

You can find more information about the scholarship program, including the evaluation criteria, on the "Scholarship" page of our website.

All required material must be received by Saturday, March 5, 2022. Please send it to:

MassMutual Federal Credit Union
Attn: Scholarship Committee
1295 State Street, F235
Springfield, MA 01111

Questions?

If you have any questions about the scholarship program, please email CUMarketing@massmutualfcu.org.



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

Text MMFCU to 74994 to receive important updates and early access to special offers.*

*Message and data rates may apply. Enrollment is not required to be a member or apply for services. After you text MMFCU to 74994, your phone number will be confirmed as opted in. When opting in, you give permission to receive promotional texts. Text STOP to 74994 to cancel at any time. After you text STOP to 74994, we will send you a message confirming you are unsubscribed. After this, you will no longer receive text messages from us.

24-Hour Services

WEBSITE / CUONLINE BANKING

www.massmutualfcu.org

CALL 24

(Transaction by Phone)
800.788.6628
Interoffice: ext. 46628

A BED FOR EVERY CHILD

A Bed for Every Child believes sleep is just as essential as food, water, shelter and clothing – and that all children deserve space to dream. In December, we were able to raise \$2,100 through our snowblower raffle, which enabled us to purchase six complete beds for children in need. We will be partnering with A Bed for Every Child again in March; keep an eye on our "Community Impact" page to find ways to get involved.



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