

# 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 16, 2023

**PRESIDENTS' DAY**  
February 20, 2023

## Annual Meeting Notification

MMFCU's annual meeting will be held on April 5. Look forward to more information on our website in the coming months.

## Upcoming Seminars

Visit our website for registration, dates and details.

**Financial Goal Setting**  
(January)

**Creating a Budget & Saving Money** (February)

**Homebuyers Seminar**  
(March)

## Community Blanket and Sock Drive

As the weather gets colder across the country, having a shelter or a warm place to go is not always an option for the nation's homeless population, and the population continues to grow as our economy and housing crisis continue to evolve.

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!

How can you 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 items 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 & State) via the link on FieldNet, and you'll be entered into a drawing to have MMFCU match the donation to a local shelter in YOUR community.

**The drive runs through Tuesday, January 31. If you have any questions about the Blanket and Sock Drive, please contact MMFCU at [CUMarketing@massmutualfcu.org](mailto:CUMarketing@massmutualfcu.org).**



AMAZON® WISH LIST LINK:  
<https://a.co/0FVUpX5>

## Get six months at 0% 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!

\*APR = Annual Percentage Rate. Promotional and variable rates are based on credit history. After 6 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.



## Holiday Club Accounts

**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 **0.15% APY**.\* Make automatic deposits all year, so that when the holidays come around, your budget is all set!

\*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.





## \$2,000 COLLEGE SCHOLARSHIP OPPORTUNITY

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 10 \$2,000 scholarships. In addition to the MMFCU Scholarship, applicants are also eligible for scholarships through the Pioneer Valley Chapter of Credit Unions, who 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 2023-24 academic year.
- The applicant or parent/guardian must be a member of MMFCU.
- Each applicant must complete and submit the 2023 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 materials must be received by Friday, March 10, 2023.** Please send 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](mailto: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 / DIGITAL BANKING**  
[www.massmutualfcu.org](http://www.massmutualfcu.org)

### CALL 24

(Transaction by Phone)  
800.788.6628  
Interoffice: ext. 46628



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

## Student Essay Contest

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



MMFCU is excited to announce the 2023 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:

**“With the worst of it behind us, the world continues to adjust to a new normal in the aftermath of the Covid-19 pandemic. There have been many adjustments in the ways we work, the way we learn and the way we socialize as a result. Please discuss the changes in your own life that have become part of YOUR new normal... things you do differently now from the way you did them before Covid.”**

Essays must be handwritten and will be judged based on originality, content, neatness, grammar and spelling. All submissions must be received by Friday, January 20. Please have your child scan and email their essay to [CUMarketing@massmutualfcu.org](mailto:CUMarketing@massmutualfcu.org) or submit via mail to:

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

The winners will receive 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](mailto:CUMarketing@massmutualfcu.org).**