



[En Español Aquí](#)

A banner with a purple and blue abstract background. The top half has a dark purple background with the text 'July Year-to-Date' in white, sans-serif font. The bottom half has a teal background with the text 'Member Interest Savings by Refinancing at MCU' in white, sans-serif font, followed by '\$859,126' in a large, white, sans-serif font. On the right side, there is a stylized apple icon with a white outline and a purple-to-white gradient fill.

**OUR GOAL IS TO SAVE OUR MEMBERS \$3,500,000 IN INTEREST PAID IN 2023!**

## Members CU Success Story

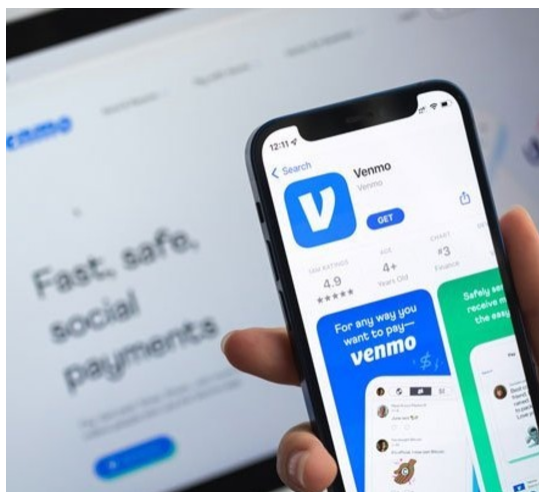
It can be a difficult time for small credit unions. Competition, economies of scale, increasing compliance, tired volunteer boards of directors, unmotivated or retiring management are a number of reasons. In the last year, at least 6 small credit unions (under \$50M) in Fairfield County have merged for one or more for these reasons.

In 2016, Members CU was stagnant and membership was shrinking. We had \$28.7M in assets, our capital ratio was 6.94% and our net income was low at .41%. The board and management could have easily made the decision to merge with another credit union, but we had a committed, passionate team who were willing to do the hard work, find a unique service niche, serve our community and members like never before - ensuring the future success of Members CU. As of June 2023, we have grown to \$43.9M in assets, our capital

ratio is higher at 9.47% and our return on assets is 1.30%.

We were able to achieve this success by making a commitment to serve the Hispanic community and lower-income hard-working members, so we “are doing well by doing good,” as Ben Franklin said.

Scott Butterfield of Your Credit Union Partner, our consultant, cheerleader, and friend, recently wrote an article about credit unions that Purposely Pivot and Prosper and he used our story as an example of a credit union that successfully pivoted and prospered. Please read our full story [here](#). We hope we’ve made you proud to be a member!



## Fast, Safe, Social — Are We Sure About That?

In today's fast-paced digital world, money apps like Venmo have gained popularity as convenient tools for managing financial transactions. They offer seamless peer-to-peer transfers. In this blog, we will explore why relying on money apps to store funds might not be the wisest choice and why considering alternatives is prudent.

[Click the image to read more!](#)

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## Current Promotions

Click on the images below to look at our great ongoing promotions including Auto Loans, Credit Builder, Independence Mortgage, Personal Loans, You Name It Accounts, and our Share Certificate Special.



**Get The Car That Works  
As Hard As You**



**BUILD  
YOUR FUTURE  
WITH US**



**Don't Think Twice!**



**Rule Your  
Finances**



**YOU NAME  
IT ACCOUNTS!**



**SAVE TO WIN**



**Upcoming Closures**

## Safeguarding Kids' Identity and Online Privacy

Today's youth generation is tech-savvy and connected online. However, parents still play an important role in helping them avoid online hazards such as identity theft, privacy and cyber-bullying. This workshop covers important issues including online privacy tips, managing computer settings, smartphone apps, and positive online behavior.

**Session 2: Thursday, August 17, 2023**

**Time: 8:30 p.m. - 9:30 p.m. (EST)**

[Click Here to Register!](#)

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## Psychology of Spending

We all have a "money personality" and it has a major impact on our attitudes, relationship with money, and spending habits. By understanding this, individuals can monitor and adjust their behaviors to make smart money decisions. This session will teach strategies and tactics to decode personality types to gain control over finances.

**Session 1: Tuesday, September 12, 2023**

**Time: 1:30 p.m. - 2:30 p.m. (EST)**

**Session 2: Thursday, September 21, 2023**

**Time: 8:30 p.m. - 9:30 p.m. (EST)**

[Click Here to Register!](#)

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**The Reviews Are In!**

Want to tell us why you love Members CU? **We want your feedback** so we can give you the best experience possible!

Click below to take the survey and let us know your thoughts!

[Take The Survey](#)

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**Let's be friends.  
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