

A newsletter for members of the Connecticut State Employees Credit Union

Fall 2023

Visit us at www.CSECreditUnion.com

VOL. 36 No. 3

NEW Contactless Visa Credit Cards Are HERE!



Manage your Visa Credit Card through our CSE Visa Credit Card Mobile App or online site. View transactions, lock or unlock your card for security, report your card as lost or stolen, set up travel notifications, access e-Statements, and make payments. Visit our website at www.CSECreditUnion.com for more details.

COMING SOON – We will be offering a Rewards Visa Credit Card later this fall. More information will be available on our website and in the winter newsletter.

Fall In Love With Our Auto Rates



**New Car Rate
4.49% APR***

**Used Car Rate
4.99% APR**

**Annual Percentage Rate. Certain restrictions apply. Cannot be applied toward existing CSE auto loans. Cannot be combined with any other offer. Rate is subject to change at any time.*

Enroll in Free eStatements and Earn a \$10 Bonus!

Don't forget that if you sign up for eStatements before the end of the year, you'll receive a \$10 bonus! Paper statements will no longer be sent. To enroll in eStatements, first enroll in CSe-Banking, our online banking service, and then click on eStatements. Call any of our offices for assistance!

**One \$10 Bonus per primary number. IRAs are excluded. Applies to current and new eStatement enrollees. Funds will be deposited into the share account of the account holder within 45 days of enrolling. Once enrolled in eStatements, paper statements will no longer be mailed. Promotion ends 12/31/2023.*



Annual Meeting

Our Annual Meeting will be taking place in mid-January. You are now invited to propose resolutions to be considered by the membership at the Annual Meeting. Resolutions must be submitted to the Resolutions Committee, 84 Wadsworth Street, Hartford, CT 06106 for review by November 3, 2023. Include your name, member number and signature.

CSE will once again be participating in the Toys for Tots holiday drive sponsored by the Marine Corps Reservists. Beginning in mid-November, we will be collecting new, unwrapped toys for children up to 17 years of age. Tax-deductible checks or money orders made out to "Toys for Tots Foundation" will also be gladly accepted.

Toys for Tots

2023 Christmas Clubs

2023 Christmas Club Savings plus dividends will be transferred to your share account the week ending October 14, 2023.

Beware of Text Scams.

CSE Credit Union will never send you a text message asking you for your personal information, such as your CSe-Banking Logon ID or Security Code. We will also never send you a text message requesting that you call a phone number to validate your account. If you receive a suspicious text, don't respond or click on anything. Instead, call any of our branches or our Member Services Department at (860) 522-5388 directly.



CSE Dividend Rates

3rd Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	2.75%	2.79%
Share Drafts (Checking)	1.25%	1.26%
Club Accounts	2.00%	2.02%

Minimum Regular Share Balance: \$25.00

The annual percentage yield is accurate as of the last dividend declaration date. Rates may change after the account is opened. Fees or other conditions may reduce the earnings on the account.

Holiday Closings

Columbus Day

Monday, October 9, 2023

Veterans' Day

Friday, November 10, 2023

Thanksgiving Day

Thursday, November 23, 2023

CONNECTICUT STATE EMPLOYEES

CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794

PRSR STD
U.S. POSTAGE
PAID
PERMIT # 3111
HARTFORD, CT



Time Sensitive — Please Deliver Immediately

7 Full Service Offices to Serve You

Hartford

84 Wadsworth Street, Hartford, CT 06106
Member Service: (860) 522-5388
Loans, Collections, Administrative Offices: (860) 522-7147
Telephone Teller Service: (860) 249-0197 or 1-800-458-1319
Hearing Impaired Line: (860) 524-8328

Middletown

15 Ward Street
Middletown, CT 06457
(860) 347-0479

New Haven

1666 Litchfield Turnpike
Woodbridge, CT 06525
(203) 397-2949

Newington

O'Neil Plaza
2434 Berlin Turnpike
Newington, CT 06111
(860) 667-7668

Norwich

Uncas on Thames
401 West Thames Street
Norwich, CT 06360
(860) 889-7378

Storrs

1244 Storrs Road
Storrs, CT 06268
(860) 429-9306

Southbury

Southbury Training School
P.O. Box 644
Southbury, CT 06488
(203) 267-7610

Office Hours

Main Office

Monday through Friday
9:00 a.m. - 4:00 p.m.

Branches

Monday through Friday
9:30 a.m. - 4:00 p.m.

Hartford & Middletown Drive-Thru

Monday through Friday
8:30 a.m. - 4:00 p.m.

State Paydays Thursdays
(Hartford Only)

8:30 a.m. - 5:00 p.m.



Loans

Loan Type	Percent Financed	Maximum Term	Rate APR
1st Mortgage Refinance	80%	20 Years	7.10%
1st Mortgage Refinance	80%	15 Years	6.70%
1st Mortgage Refinance	80%	10 Years	5.85%
1st Mortgage Refinance	80%	7 Years	5.20%
Home Equity - Fixed Rate	80%	15 Years	6.50%
Home Equity - Fixed Rate	80%	10 Years	6.25%
Home Equity - Fixed Rate	80%	5 Years	5.75%
Home Equity - Fixed Rate	90%	15 Years	7.99%
Home Equity - Fixed Rate	90%	10 Years	7.75%
Home Equity - Fixed Rate	90%	5 Years	7.25%
New Auto	125%	7 Years	4.49%
Used Auto - Up To 6 Model Years	125%	6 Years	4.99%
Used Auto - Over 6 Model Years	100%	4 Years	7.90%
Impaired Credit New Auto	100%	6 Years	8.49%
Impaired Credit Used Auto	100%	5 Years	8.99%
Personal			12.90%
Vacation/Holiday		1 Year	7.90%
Vacation/Holiday (Limits Apply)		2 Years	8.90%
Visa Platinum Card			12.40%
Student Visa Credit Card			12.40%

Rates subject to change without notice.

CSECU Investment Accounts

Term	Minimum Deposit	Compounded
3 Month	\$500	Daily
6 Month	\$500	Daily
12 Month	\$500	Daily
18 Month	\$500	Daily
36 Month	\$500	Daily
Traditional, Educational & Roth IRAs		
18 Month	\$500	Daily
36 Month	\$500	Daily

The announced rate for each investment account will prevail for the full term of the certificate selected. NCUA Insured to \$250,000.

For the most current rates, call any CSECU office or visit our website.