

A newsletter for members of the Connecticut State Employees Credit Union

Spring 2023

Visit us at www.CSECreditUnion.com

VOL. 36 No. 1

Car Dealers Know Cars but We Know Financing



Our auto loan puts you in the driver's seat. Take control at the dealership and apply through CSE for a better rate.

New Car Rate
3.49% APR*

Used Car Rate
3.99% APR

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

Quick Tip: Join our email list to be notified of credit union news and rate changes. To sign up, visit www.CSECreditUnion.com and scroll down to the Email Alerts section at the bottom of the homepage.

Mortgages Now in Bloom With Our Spring Home Special!



For a limited time, receive a 0.50% discount off the published rate when you purchase or refinance your next 30-year mortgage!* Our exclusive partnership with Mortgage Markets CUSO provides you with:

- Guaranteed low closing costs
- Same day Pre-Approval
- Dedicated Credit Union mortgage advisors to guide you through the entire home loan process

Whether you are buying your first home, moving to your dream home, refinancing a current mortgage, or something else, CSE is committed to giving you the best mortgage experience. Lock in our Spring Mortgage promotional rate today and save BIG!

**For current 30-year rate, visit www.CSECreditUnion.com and click on the banner titled Mortgages Now In Bloom With Our Spring Home Special! Rates and promotional offer are subject to change at any time.*

Toys for Tots

This past December, we collected a total of 238 toys and \$310 in cash for the 2022 Toys for Tots campaign. Thanks to all who contributed to this worthy cause!

Middletown Office Relocation

We anticipate the move to our new Middletown branch will be completed later this spring! The new branch will be at 15 Ward Street in Middletown – less than 2 miles from our current branch. Our upgraded Middletown branch will also have a drive-thru for your added convenience.

For more information on the upcoming relocation date, visit our website at www.CSECreditUnion.com in mid-April.

Are You Overwhelmed by Bills? A Debt Consolidation Loan Can Help.

Consolidate your high-rate debt into one simple monthly payment.

- 7.99% APR* fixed rate
- Loans available up to \$25,000
- One bill to pay each month
- Proceeds must be payable to the creditor(s)

Apply today by downloading an application from our website at www.CSECreditUnion.com. Or contact any of our locations for a form. Offer begins April 1, 2023 and applications must be received by July 31, 2023.



**Annual Percentage Rate. Not available to pay off CSE loans, including CSE VISA cards. Total CSE unsecured debt limit (excluding CSE VISA and CSE student loan) not to exceed \$25,000. Rate may change without notice. Terms up to 60 months available.*

Scam Protection Tip:

Scammers place ads on social media marketplaces to sell goods or services. Often, these deals require the buyer to pay in advance through Zelle, Cash App, Venmo, or other person-to-person (P2P) payment services. After you pay the scammers, you don't receive the goods or services and you aren't able to get in contact with them again. Zelle and other P2P services should only be used to send money to family or friends you know and trust.

CSE Dividend Rates

1st Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	2.25%	2.28%
Share Drafts (Checking)	1.00%	1.01%
Club Accounts	1.50%	1.51%

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

Good Friday

Friday, April 7, 2023

Memorial Day

Monday, May 29, 2023

Juneteenth

Monday, June 19, 2023

Independence Day

Tuesday, July 4, 2023

Labor Day

Monday, September 4, 2023

CONNECTICUT STATE EMPLOYEES

CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794

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

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We Know
Financing**



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7 Full Service Offices to Serve You

Hartford

84 Wadsworth St, 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

Conn. Valley Hospital
P.O. Box 2485
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 Rd.
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.

Drive up Teller Window

(Hartford Office Only)
Monday through Friday
8:30 a.m. - 4:00 p.m.
State Paydays
Thursdays
8:30 a.m. - 5:00 p.m.



Time Sensitive — Please Deliver Immediately

Loans

Loan Type	Percent Financed	Maximum Term	Rate APR
1st Mortgage Refinance	80%	20 Years	6.35%
1st Mortgage Refinance	80%	15 Years	5.55%
1st Mortgage Refinance	80%	10 Years	5.10%
1st Mortgage Refinance	80%	7 Years	4.20%
Home Equity - Fixed Rate	80%	15 Years	5.50%
Home Equity - Fixed Rate	80%	10 Years	5.00%
Home Equity - Fixed Rate	80%	5 Years	4.30%
Home Equity - Fixed Rate	90%	15 Years	6.75%
Home Equity - Fixed Rate	90%	10 Years	6.50%
Home Equity - Fixed Rate	90%	5 Years	6.15%
New Auto	125%	7 Years	3.49%
Used Auto - Up To 6 Model Years	125%	6 Years	3.99%
Used Auto - Over 6 Model Years	100%	4 Years	6.90%
Impaired Credit New Auto	100%	6 Years	7.49%
Impaired Credit Used Auto	100%	5 Years	7.99%
Personal			12.90%
Vacation/Holiday		1 Year	7.90%
Vacation/Holiday (Limits Apply)		2 Years	8.90%
Visa Classic 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.