

A newsletter for members of the Connecticut State Employees Credit Union

Summer 2023

Visit us at www.CSECreditUnion.com

VOL. 36 No. 2

Check Out Our *Sweet, Sweet* Auto Loan 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.

Quick Tip: Take advantage of our special Debt Consolidation Loan before it ends on July 31st! Visit www.CSECreditUnion.com for information and to download an application.

Give Your Teen a Head Start Towards Financial Independence

It's never too early to start the race towards the goal of financial independence. With a Teen Account at CSE, you can empower your teen to learn about responsible money management. Teen Accounts are available for teens aged 16 or 17 and you can choose to customize the services available to your teen. In addition to opening a Teen Savings Account, we offer Checking Accounts, VISA Debit Cards, Online Banking and Bill Pay, Zelle, and Mobile Deposit. As a parent or guardian who is joint owner on the account, you can monitor your teen's activity and provide financial guidance. To get started in opening a Teen Account, visit or call any of our offices.



It Really Pays to Enroll in eStatements!

Sign up for eStatements and receive a \$10 bonus deposited to your account just for enrolling. Our eStatements are free, available sooner than mailed statements, and eliminate paper clutter. To enroll, log in to your CSe-Banking online banking account then click on eStatements.

One bonus per primary number. IRAs are excluded. Applies to new eStatement enrollees. Funds will be deposited into the share account of the account holder within 31 days of enrolling. Once enrolled in eStatements, paper statements will no longer be mailed. Promotion ends December 31, 2023.

New VISA Credit Cards Coming September 2023

This September, we will be upgrading our VISA Credit Cards. Our new cards will have the following features:

- An option to apply for a robust rewards program
- Contactless payment technology
- Online access & mobile app – easily check your transactions, balances, view eStatements, lock your card, report travel plans, and easily manage transactions safely
- Free Travel Accident Insurance
- No Annual Fee

If you currently have a CSE VISA card, you'll automatically receive a new one in the mail by early September. You'll also be given the opportunity to apply for a new VISA Platinum Rewards card.

More information will be forthcoming this summer.



Home Equity Loans

This summer, tackle those home renovation projects you've been dreaming about. Visit or call any of our offices or go to www.CSECreditUnion.com for our current rates and for an application.

CSE Dividend Rates

2nd Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	2.50%	2.53%
Share Drafts (Checking)	1.25%	1.26%
Club Accounts	1.75%	1.77%

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

Independence Day

Tuesday, July 4, 2023

Labor Day

Monday, September 4, 2023

Columbus Day

Monday, October 9, 2023

Veterans' Day

Friday, November 10, 2023

Thanksgiving Day

Thursday, November 23, 2023

Beware of Check Fraud

There's been an increase in criminals stealing personal checks from the mail and washing the ink to change the payee and amount, then cashing the checks to steal funds from accounts. Protect yourself from fraud and avoid sending checks in the mail if possible. Instead, opt for our online Bill Pay. Checks printed through Bill Pay are much safer because the ink cannot be washed.

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	6.55%
1st Mortgage Refinance	80%	15 Years	6.25%
1st Mortgage Refinance	80%	10 Years	5.40%
1st Mortgage Refinance	80%	7 Years	4.80%
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	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 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.