

A newsletter for members of the Connecticut State Employees Credit Union

Fall 2022

Visit us at www.CSECreditUnion.com

VOL. 35 No. 3



GREAT RATES WHEREVER
THE ROAD TAKES YOU...

New Car Rate
2.49% APR*

Used Car Rate
2.99% APR

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

**Quick Tip: Sign up for eStatements by 12/31/2022 and earn a \$10 bonus.
See inside cover for details!**

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

eStatements are secure, easy, and FREE. And we will reward you a \$10 bonus just by being enrolled in eStatements this year.

To enroll, first sign up for 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 12/31/2022.



New Website Coming This Fall

Later this fall we will be launching our new website! Our new website is optimized for easy use on any device including your smartphone, tablet, or desktop computer. Enjoy better navigation and convenient new features designed to improve your online experience.

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 4, 2022. Include your name, member number, and signature.

Toys for Tots

CSE will once again be participating in the Toys for Tots holiday drive sponsored by the Marine Corps Reserve. 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.

2022 Christmas Clubs

2022 Christmas Club Savings plus dividends will be transferred to your share account the week ending October 14, 2022.

Protect Yourself From Fraud

Criminals are getting more advanced and aggressive with their scams. Be especially aware of the following types of fraud that have spiked in 2022.

Check Fraud

Fraudsters steal your checks from your mailbox and blue USPS mailboxes. They edit the amount, the payee name, and steal your funds. Here is what you can do to protect yourself:

- 1) Ensure that we have a valid phone number so that we can contact you. If we suspect fraud on your account, we will contact you immediately.
- 2) If you must send a check, use CSE's online Bill Pay. The checks that are produced through online Bill Pay are not easily edited, unlike checks you might fill out in ink.
- 3) Never leave checks in your mailbox and be careful about leaving checks in the blue USPS mailboxes after they are scheduled to be picked up by the postal service. Mail checks in the post office lobby rather than in the blue USPS mailboxes.



Text Fraud

A common text scam is one in which the message says that your credit card, debit card or account is compromised, blocked or even closed. Sometimes the numbers are "spoofed," meaning the number looks like a CSE Credit Union number, but it is not. Never reply to or click on any link from these types of texts. When in doubt, call us directly at one of our phone numbers listed on our website.

CSE Dividend Rates

3rd Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	1.00%	1.01%
Share Drafts (Checking)	0.25%	0.25%
Club Accounts	0.50%	0.50%

**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 10, 2022

Veterans' Day

Friday, November 11, 2022

Thanksgiving Day

Thursday, November 24, 2022

Christmas Day

Monday, December 26, 2022

New Year's Day

Monday, January 2, 2023

CONNECTICUT STATE EMPLOYEES CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794

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



**New Car Rate
2.49% APR***

**Used Car Rate
2.99% APR**

Time Sensitive — Please Deliver Immediately

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.



Loans

Loan Type	Percent Financed	Maximum Term	Rate APR
1st Mortgage Refinance	80%	20 Years	5.50%
1st Mortgage Refinance	80%	15 Years	5.10%
1st Mortgage Refinance	80%	10 Years	4.90%
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	2.49%
Used Auto - Up To 6 Model Years	125%	6 Years	2.99%
Used Auto - Over 6 Model Years	100%	4 Years	5.90%
Impaired Credit New Auto	100%	6 Years	6.49%
Impaired Credit Used Auto	100%	5 Years	6.99%
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.