

*A newsletter for members of the Connecticut State Employees Credit Union*

Winter 2022

Visit us at [www.CSECreditUnion.com](http://www.CSECreditUnion.com)

VOL. 35 No. 4



**Quick Tip:** Use our online Bill Pay to make payments instead of using personal checks. Across the country, fraudsters are stealing personal checks from mailboxes, using chemicals to “wash” off the ink, and rewriting the checks for their personal gain. Bill Pay checks are safer from fraud because they cannot be washed.

# Don't Get Stuck Out in the Cold. Warm Up with a Great Auto Loan Rate!

New Car Rate  
**2.49% APR\***

Used Car Rate  
**2.99% APR**



Terms available up to 7 years!

*\*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.*

## Check Out Our New Website!

We hope you have had the opportunity to see our updated website! Our new website is easier to view from your phone, tablet, and desktop computer. Visit us at [www.CSECreditUnion.com](http://www.CSECreditUnion.com).

## Grab Your \$10 Bonus Before It's Too Late!

If you are enrolled in eStatements by 12/31/22, you will earn a \$10 bonus. Don't miss out!

### 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

#### Christmas Day

Monday, December 26, 2022

#### New Year's Day

Monday, January 2, 2023

#### Martin Luther King, Jr. Day

Monday, January 16, 2023

#### Lincoln's Birthday

Monday, February 13, 2023

#### Washington's Birthday

Monday, February 20, 2023

# 2023 Annual Meeting

Our upcoming Annual Meeting is back in person! It will take place on January 20, 2023 at 6:30 PM at a new location: Casa Mia At The Hawthorne, 2421 Berlin Tpke, Berlin, CT 06037. A light buffet with beer and wine will be served.

To reserve your spot, please RSVP with your name and member number. Please also indicate if you are bringing a guest. You may RSVP by e-mailing AnnualMeeting@CSECreditUnion.com, by calling Member Services at 860-522-5388 or by calling/visiting any branch. Deadline is Friday, January 13.

A nominating committee has convened and nominated qualified members in good standing to fill three expiring board terms. The candidates for election are posted on the credit union's website at [www.CSECreditUnion.com](http://www.CSECreditUnion.com) – as well as electoral procedures. Year-end financial data will be posted after the new year.

## Annual Meeting Agenda

- I. Ascertainment that a quorum is present.
- II. Reading and approval (or correction) of the minutes of the last meeting.
- III. Report of directors.
- IV. Report of the treasurer.
- V. Report of the credit committee.
- VI. Report of the supervisory committee.
- VII. Unfinished business.
- VIII. New business other than elections.
  - a. Resolutions to be put to vote – none.
  - b. Member questions and comments.
- IX. Report of the nominating committee.
- X. Elections.
- XI. Adjournment.

## Unclaimed Property

Per Connecticut State law, savings and checking accounts inactive for three years are considered unclaimed property. If your account has had no deposits or withdrawals for the past three years, your account will be considered abandoned and we will be required to turn over your funds to the State of Connecticut Treasurer's Office. To prevent this, simply perform a deposit or a withdrawal. Or you can contact us and tell us that you want to keep your account open at the credit union.

**DID YOU  
KNOW?**

## CSE Credit Union has a full suite of electronic services:

- Online Banking
- Mobile App
- Online Bill Pay
- Account-to-Account Transfers
- Person-to-Person Transfers (Zelle®)
- Mobile Deposit
- eStatements

For more information, visit our website at [www.CSECreditUnion.com](http://www.CSECreditUnion.com) or call any of our branches!

# 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 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	6.40%
1st Mortgage Refinance	80%	15 Years	5.90%
1st Mortgage Refinance	80%	10 Years	5.50%
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
<b>Traditional, Educational &amp; Roth IRAs</b>		
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.**