



**CONNECTICUT**  
STATE EMPLOYEES  
CREDIT UNION

# Quarterly Comments

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

Fall 2021

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

VOL. 34 No. 3



**New Car Rate**  
**1.75% APR\***

**Used Car Rate**  
**2.75% 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:** Build your credit with a CSE Student VISA Credit Card. Our Student VISA card is designed to help you build good credit and manage your account responsibly. Take advantage of our special 7.50% Annual Percentage Rate for a limited time.

# VISA Credit Card Anniversary Rate – 7.5% APR\*



Until February 13, 2022, all CSE VISA Credit Card holders will receive a rate reduction from 12.4% APR to 7.5% APR on existing balances and new charges.

Apply today! 7.5% APR applies to new cards too.

No-fee Balance Transfer – Transfer your high-rate balance from another credit card to your CSE card.

*\*Annual Percentage Rate. Certain restrictions apply. Cannot be combined with any other offer. Rate is subject to change at any time.*



## Lower Your Mortgage Rate

### No Closing Costs!

Appraisal, title search and recording fees apply. All rates are subject to change without notice.

**7 Years – 2.50% APR**  
**10 Years – 2.50% APR**  
**15 Years – 2.55% APR**  
**20 Years – 2.90% APR**

## Toys for Tots Totals

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.

## 2021 Christmas Clubs

2021 Christmas Club Savings plus dividends will be transferred to your share account the week ending October 15, 2021.

## Annual Meeting

Due to COVID, our annual meeting will be virtual again this year. It will take place on Friday, January 21. Registration information regarding the virtual meeting will be included in our winter newsletter and on our website. Resolutions must be submitted to the Resolutions Committee, 84 Wadsworth Street, Hartford, CT 06106 for review by November 5, 2021. Include your name, member number and signature.

## Holiday Closings

### Columbus Day

Monday, October 11, 2021

### Veterans Day

Thursday, November 11, 2021

### Thanksgiving Day

Thursday, November 25, 2021

### Christmas Day

Friday, December 24, 2021

### New Year's Day

Friday, December 31, 2021



## Live on the go, bank on the go.

Our banking app puts the highest priority on security and usability. It's ready to fit seamlessly into your life and into your hands.

- **Secure for worry-free transactions**

Manage funds, check your balances, or pay your bills with the app.

- **Convenient for your busy schedule**

Your money is at your fingertips, whether at home, at work, or on the go.

- **Easy to use for everyone**

The app is intuitive and clear, no matter your level of comfort with technology.

## CSE Dividend Rates

3rd Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	0.50%	0.50%
Share Drafts (Checking)	0.25%	0.25%
Club Accounts	0.35%	0.35%

### 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.*

## Once a Member, Always a Member

If you leave or retire from the State of Connecticut, you still remain a member of CSE Credit Union. In addition, as long as you are a member, your family members are eligible to join the credit union too! Tell your parents, your children, your siblings, your aunts, your uncles, your in-laws and all other family members about the benefits of a CSE membership!

## Mail Theft in CT!

Over the last few months, there has been an increase in mail theft and check washing in Connecticut. Thieves steal checks from mailboxes, wash the checks in chemicals that remove the ink, and then change the payee's name. Some of these checks have even been stolen from the US Postal Service blue collection boxes. As a result, the US Postal Service recommends the following:

- Deposit your outgoing mail in the blue US Post Office collection boxes before the last pick-up. Thieves often steal the mail from the boxes overnight.
- Never leave mail in your own mailbox overnight. Retrieve your mail frequently.

Another option is to use our online Bill Pay service. If you pay electronically or send a paper check through Bill Pay, you don't have to worry about having your checks stolen from a mailbox.

You should always monitor your account frequently to ensure all your transactions are accurate. If you send a check that you know was cashed, but the recipient said never arrived, you might want to check with us. The sooner you discover an issue, the better the chance we will be able to stop the fraudster.



# CONNECTICUT STATE EMPLOYEES CREDIT UNION

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

84 Wadsworth Street  
Hartford, CT 06106-1794

**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	2.90%
1st Mortgage Refinance	80%	15 Years	2.55%
1st Mortgage Refinance	80%	10 Years	2.50%
1st Mortgage Refinance	80%	7 Years	2.50%
Home Equity - Fixed Rate	80%	15 Years	5.50%
Home Equity - Fixed Rate	80%	10 Years	4.50%
Home Equity - Fixed Rate	80%	5 Years	3.50%
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%	6 Years	1.75%
Used Auto - Up To 6 Model Years	125%	5 Years	2.75%
Used Auto - Over 6 Model Years	100%	4 Years	5.90%
Impaired Credit New Auto	100%	6 Years	5.75%
Impaired Credit Used Auto	100%	5 Years	6.75%
Personal			12.90%
Vacation/Holiday		1 Year	7.90%
Vacation/Holiday (Limits Apply)		2 Years	8.90%
Visa Classic Card			7.50%
Student Visa Credit Card			7.50%

*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.**