

A newsletter for members of the Connecticut State Employees Credit Union

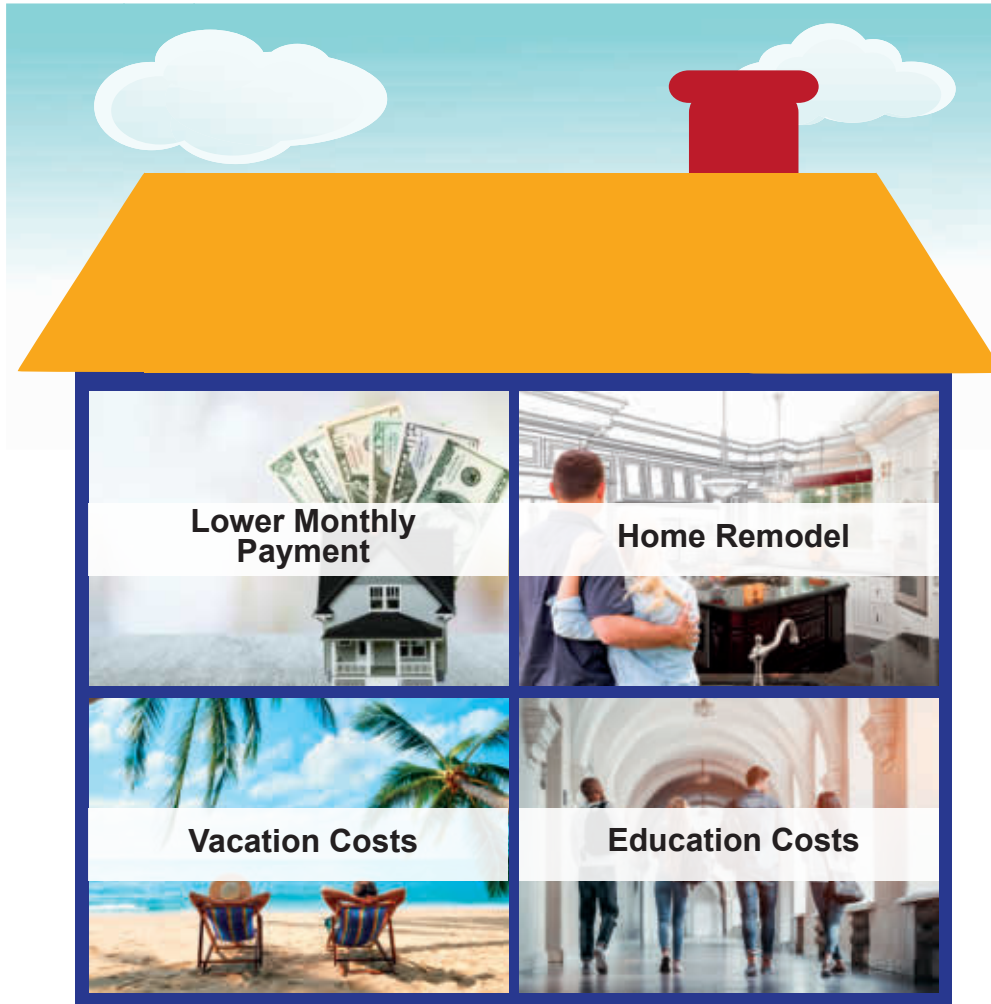
Spring 2021

Visit us at www.CSECreditUnion.com

VOL. 34 No. 1

Refinance Your Mortgage

There are many reasons to refinance your mortgage – from lowering your monthly rate to remodeling your home. Whatever your reasons, a CSE home loan is here when you need it most.



20 Years
3.10% APR*

15 Years
2.90% APR

10 Years
2.85% APR

7 Years
2.75% APR

No Closing Costs!

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

Quick Tip:

Send money to friends and family using Zelle®. Log into your online banking account or mobile app to get started.

Drive Away With a Low Loan Rate

Whether you're looking for a new loan or looking to refinance an existing auto loan, you can get the best deal at CSE Credit Union. Finance up to 125% of the selling price, including tax, title, warranty and conveyance fee. Visit us before you visit the dealer!



New Auto Loans
2.49% APR*

Used Auto Loans
2.99% APR

**Annual Percentage Rate. Certain restrictions apply. Cannot be applied toward existing loans. Cannot be combined with any other offer.*

WE'RE UPGRADING Online Banking

A new experience is coming this April.

For more information, visit our website at www.CSECreditUnion.com



Sign up for eStatements and access up to 18 months of statements. Monthly statements are generally available earlier than mailed statements. Log into online banking to sign up.

Protect Yourself From Scams

Each year, scam artists and identity thieves steal billions of dollars from unsuspecting consumers. They use the telephone, e-mail, text messaging and the internet to steal account information, break into online banking accounts or trick consumers into sending money.

Never provide your personal or financial information, including username and passwords, to an unsolicited party, regardless of whom they claim to be. **CSE Credit Union will never call, text or e-mail you and ask you for account information – ever.** The only time we will ask you for your personal and account information is when you call us directly. If you are ever suspicious about a phone call, e-mail or text coming from CSE, call us directly at any of our branches. Never call back using a number the unsolicited party provides.

Toys for Tots Totals

This past December, we collected a total of 221 toys and \$676 in cash for the 2020 Toys for Tots campaign. Thanks to all who contributed to this worthy cause!

Vacation Club

For those who participated in our Vacation Club, these funds will be transferred to your share account the week ending April 2, 2021.

Holiday Closings

Good Friday
Friday, April 2, 2021

Memorial Day
Monday, May 31, 2021

Independence Day
Monday, July 5, 2021

CSE Dividend Rates

1st Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	0.60%	0.60%
Share Drafts (Checking)	0.25%	0.25%
Club Accounts	0.40%	0.40%

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.

Too Many Bills? A Debt Consolidation Loan Can Help

Apply today by downloading a loan application form from our website at www.CSECreditUnion.com. Or contact any of our branch locations for a form. Applications must be received by September 1, 2021.



7.99% APR*
fixed rate*

**One bill to pay
each month**

*Annual Percentage Rate. Not available to pay off CSE loans, including CSE VISA cards. Total CSE unsecured debt limit (excluding CSE VISA) not to exceed \$15,000. Rate may change without notice. Terms up to 5 years are available.

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
9:00 a.m. - 4:00 p.m.
State Paydays
Thursdays
9:00 a.m. - 5:00 p.m.



Loans

Loan Type	Percent Financed	Maximum Term	Rate APR
1st Mortgage Refinance	80%	20 Years	3.10%
1st Mortgage Refinance	80%	15 Years	2.90%
1st Mortgage Refinance	80%	10 Years	2.85%
1st Mortgage Refinance	80%	7 Years	2.75%
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	2.49%
Used Auto - Up To 6 Model Years	125%	5 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%

**Including Tax, Title & Warranty. 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.