



CONNECTICUT
STATE EMPLOYEES
CREDIT UNION

Quarterly Comments

A newsletter for members of the Connecticut State Employees Credit Union

Winter 2021

Visit us at www.CSECreditUnion.com

VOL. 34 No. 4



**Take advantage of our 75th anniversary
car loan special before we hit 2022!**

**New Car Rates
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: Safeguard your account by setting up Alerts on your online banking account. Alerts can be e-mailed or texted to you. Go to Settings within online banking for a list of all the Alerts that are available!

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!

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

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.

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

Introducing Mobile Deposit!
Deposit your checks from anywhere
using your smartphone.



Mobile Deposit

Mobile Deposit allows you to electronically deposit your check into your account through your myCSE app. This convenient service simplifies deposits and saves time by eliminating a trip to the branch. It's easy, fast and best of all – it's FREE.

For more information, visit our website at www.CSECreditUnion.com or call any of our offices. Restrictions do apply.

2022 Virtual Annual Meeting

The 2022 Annual Meeting will be held on Friday, January 21 at 6:30 p.m. The meeting will be held virtually this year due to COVID. Members will be able to join the meeting by calling in. Registration is required to join the meeting. To receive the call-in information, call Member Services at 860-522-5388 or send an e-mail to AnnualMeeting@CSECreditUnion.com. Registration will close at 1:00 p.m. on January 21.

A nominating committee has convened and nominated qualified members in good standing to fill four expiring board terms. The candidates for election are posted on the credit union's website at www.CSECreditUnion.com – as well as electoral procedures. Year-end financial data will be posted after the beginning of the 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.

Thank You Volunteers!

CSE Credit Union volunteers are an integral part of our Credit Union community. Did you know our Board of Directors and Supervisory Committee are fully comprised of volunteers? We are grateful and indebted to all of our hard-working volunteers for the vital roles they play in ensuring the success of CSE.

In particular, we'd like to thank three long-standing members of the Supervisory Committee for their many years of service to the Credit Union.

George Dombroski – 32 years of service
Michael Starkowski – 28 years of service
John Magnesi – 25 years of service

Join us in thanking George, Michael, John and the rest of our Board and Supervisory Committee for their time, energy and steadfast support of CSE Credit Union.



CONNECTICUT STATE EMPLOYEES CREDIT UNION

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

84 Wadsworth Street
Hartford, CT 06106-1794

Holiday Closings

Christmas Day
Friday, December 24, 2021

New Year's Day
Friday, December 31, 2021

Martin Luther King, Jr. Day
Monday, January 17, 2022

Lincoln's Birthday
Friday, February 11, 2022

Washington's Birthday
Monday, February 21, 2022

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

Norwich
Uncas on Thames
401 West Thames Street
Norwich, CT 06360
(860) 889-7378

New Haven
1666 Litchfield Turnpike
Woodbridge, CT 06525
(203) 397-2949

Storrs
1244 Storrs Rd.
Storrs, CT 06268
(860) 429-9306

Newington
O'Neil Plaza
2434 Berlin Turnpike
Newington, CT 06111
(860) 667-7668

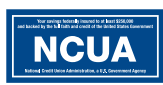
Southbury
Southbury Training School
P.O. Box 644
Southbury, CT 06488
(203) 267-7610

Office Hours

Main Office
Monday through Friday
9:00 a.m. - 4:00 p.m.

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.

Branches
Monday through Friday
9:30 a.m. - 4:00 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	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.