



CONNECTICUT
STATE EMPLOYEES
CREDIT UNION

Quarterly Comments

A newsletter for members of the Connecticut State Employees Credit Union

Summer 2021

Visit us at www.CSECreditUnion.com

VOL. 34 No. 2

75th
Anniversary Special!

VISA Credit Card Rate
Reduced to

7.50% APR*

New Car Rates

1.75% APR

Used Car Rates

2.75% APR

See Page 2 for more details.

*Annual Percentage Rate



Quick Tip:

Pay off high-interest debt with our 7.99% APR Debt Consolidation Loan. This promotion ends September 1, 2021. Some restrictions apply.

Celebrating Our Diamond Anniversary (1946-2021)

CSE Credit Union is proud to celebrate 75 years of service! Many things have changed since 1946, but our commitment to serving our members remains the same.

As we look back, we want to give back. In honor of our anniversary, we're offering two incredible loan promotions. Hurry – these offers are only available during our anniversary celebration and will expire on December 31, 2021.



VISA Credit Card Rate 7.50% APR*

Through the end of 2021, all CSE VISA Credit Card holders will receive a rate reduction from 12.4% APR to 7.50% APR on existing balances and new charges.

Apply today! 7.50% 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. 7.50% VISA Credit Card rate in effect for 6 billing cycles (July 14, 2021-January 13, 2022). 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.

Auto Loan Anniversary Specials

Now is a great time to purchase a new car or refinance your current car loan. Finance up to 125% of the selling price including Tax, Title, Warranty and Conveyance Fee.

New Car – 1.75% APR*
Used Car – 2.75% APR

Build Your Credit With a CSE Student VISA Credit Card

Our Student VISA Credit Card is a secured credit card 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. For more information, call us at 860-522-7147 or visit any of our offices.

Pass On the Benefits of Membership

Spread the word to others of the benefits of a CSE membership! Did you know that your family members can join CSE Credit Union too? This includes parents, spouses, children, siblings, grandparents, cousins, nieces, nephews, aunts, uncles, in-laws, step-relatives and household members (persons living in the same residence maintaining a single economic unit).

Newly Eligible: We are happy to report that members of the Connecticut National Guard are now eligible for membership too.

CONNECTICUT STATE EMPLOYEES CREDIT UNION

SPRING INTO SAVINGS

Mortgage rates are near **HISTORIC LOWS**.*

Lock in your rate with us today!

Limited Time \$300 Off Closing Costs*

Promotion Ends **August 31, 2021**

*Mortgage approvals may be based on credit, LTV and loan purpose. Mortgage Markets CUSO NMLS #157939.

CSE Dividend Rates

2nd 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.*

Refinance Your Mortgage to a Lower Rate

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. NO points, NO closing costs, NO attorney fees.

7 Years – 2.50% APR

10 Years – 2.70% APR

15 Years – 2.75% APR

20 Years – 3.00% APR



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

If It Sounds Too Good to Be True, It Probably Is.

Over the past year, US consumers have increasingly become victims of scams. There are a seemingly endless number and types of scams: romance/friendship scams, charity scams, fake lottery scams, secret shopper scams, IRS scams, work-at-home scams, grandchild imposter scams, unemployment benefit scams, auto warranty scams, etc. The list goes on and on.

The initial hook can take many forms, but the end result is the same. You are asked to send money to someone, generally by wire transfer, by Zelle, by check, by gift card, or by money order. And once you do, your funds are generally gone for good.

Keep yourself safe from scams with these helpful tips:

- Never share personal information online with someone you don't know.
- Never send money to a love interest you have not met in person.
- Before you make a purchase based on an ad or a social media post, check out the company. Type its name in a search engine with words like "scam" or "complaint."

- Never wire money, purchase gift cards, or send money orders to someone you don't know or met on the internet, regardless of what they promise.
- Recognize that fraudsters may have information like email address, phone numbers, social media pages and similar personal data that they use to gain your trust and use against you.
- Don't make it easy for scammers to target you. Check your social media privacy settings to limit what you share publicly.
- Stop and talk to someone you know and trust before you do anything.

Above all, if something sounds too good to be true, it probably is. And remember – CSE Credit Union will never contact you to ask for your account information. Visit the Federal Trade Commission website at www.ftc.gov or the FBI website at <https://www.fbi.gov/scams-and-safety> for a full description of many of the major scams and how to avoid them.



CONNECTICUT STATE EMPLOYEES CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794

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

Holiday Closings

Independence Day Monday, July 5, 2021	Columbus Day Monday, October 11, 2021
Labor Day Monday, September 6, 2021	Veterans Day Thursday, November 11, 2021

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 Road
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.



Time Sensitive — Please Deliver Immediately

Loans

Loan Type	Percent Financed	Maximum Term	Rate APR
1st Mortgage Refinance	80%	20 YEARS	3.00%
1st Mortgage Refinance	80%	15 YEARS	2.75%
1st Mortgage Refinance	80%	10 YEARS	2.70%
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.