

A newsletter for members of the Connecticut State Employees Credit Union

Summer 2022

Visit us at www.CSECreditUnion.com

VOL. 35 No. 2

***Celebrate Your
Freedom From Paper.***

**Enroll in Free
eStatements Today!**

And Earn a \$10 Bonus!

eStatements are secure, easy and FREE.

***And now you can earn a \$10 bonus just by being
enrolled in eStatements this year.***

**To enroll in eStatements, first enroll in CSe-Banking, our
online banking service, and then click on eStatements.**

One bonus per primary number. IRAs are excluded. Applies to current and new eStatement enrollees. Funds will be deposited into the share account of the account holder within 31 days of enrolling. Once enrolled in eStatements, paper statements will no longer be mailed. Promotion ends 12/31/2022.

**Quick Tip: Teach your teen important financial skills with a CSE Teen Account.
Available for 16 and 17 year olds. Contact us for more details.**

Build Your Credit With a CSE Student VISA Credit Card

Are you or anyone in your family going to college next year? Our Student VISA Credit Card is a secured credit card designed to help you build good credit and manage your account responsibly. Call us at 860-522-7147 for more information.

Debt Consolidation Loan Ends September 1, 2022 7.99% APR*

There's still time to consolidate your debt with a CSE debt consolidation loan. Pay off high-interest credit cards and other high-rate debt at a low 7.99% APR* interest rate.

Contact us or visit our website to download a loan application at www.CSECreditUnion.com.

**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 \$25,000. Rate may change without notice. Terms up to 5 years are available.*

Choose a Car. Leave the Rest to Us.

Finance or refinance your vehicle with CSE Credit Union. We offer convenience and great rates! Pre-approval and lease buyouts are also available.

**New Auto Loans
2.49% APR**

**Used Auto Loans
2.99% APR**

Certain restrictions apply. Cannot be applied toward existing loans. Cannot be combined with any other offer. Rates subject to change at any time.

Home Equity Loans are available at the credit union! Visit our website at www.CSECreditUnion.com or contact any of our offices for rates.



CSE Dividend Rates

2nd Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	0.75%	0.75%
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.

myCSE Mobile Upgrade

If you haven't yet signed up for our mobile app, it's now easier than ever. You can now sign up for the myCSE mobile app on the app itself. You can also reset your Security Code (password) and sign up for Bill Pay from within the app. And don't forget that Mobile Deposit is also now available on the app!

Attention Retirees of the State of CT:

If you have a current loan with the credit union, and had your payment deducted from your State payroll, please contact the credit union to have your deductions now come from your Retirement paycheck.

Guard your wallet as well as your heart.

A romance scam is when a new love interest says they love you, but they really just love your money—and may not be who they say they are.

Be on the lookout for these warning signs of a romance scam:

- A new love who lives far away asks you to wire them money or share your credit card number with them—even if they say they'll pay you back.
- Your new romantic interest asks you to sign a document that would give them control of your finances or your house.
- Your new sweetheart asks you to open a new joint account or co-sign a loan with them.
- Your new darling asks for access to your bank or credit card accounts.

Report in-person romance scams to local law enforcement. Report online romance scams to [FTC.gov/complaint](https://www.ftc.gov/complaint).



CONNECTICUT STATE EMPLOYEES

CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794

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

Holiday Closings

Independence Day
Monday, July 4, 2022

Labor Day
Monday, September 5, 2022

Columbus Day
Monday, October 10, 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

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	Contact CSE
1st Mortgage Refinance	80%	15 Years	Contact CSE
1st Mortgage Refinance	80%	10 Years	Contact CSE
1st Mortgage Refinance	80%	7 Years	Contact CSE
Home Equity - Fixed Rate	80%	15 Years	Contact CSE
Home Equity - Fixed Rate	80%	10 Years	Contact CSE
Home Equity - Fixed Rate	80%	5 Years	Contact CSE
Home Equity - Fixed Rate	90%	15 Years	Contact CSE
Home Equity - Fixed Rate	90%	10 Years	Contact CSE
Home Equity - Fixed Rate	90%	5 Years	Contact CSE
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%

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.