

A newsletter for members of the Connecticut State Employees Credit Union

Winter 2023

Visit us at www.CSECreditUnion.com

VOL. 36 No. 4



*Season's
Greetings*

*We hope your
holidays are sweet.*

Quick Tip: Earn your \$10 eStatement bonus before it's too late! The deadline to sign up for eStatements in order to receive the bonus is December 31st. For more information, visit www.CSECreditUnion.com.

2024 Annual Meeting

Save the date for our upcoming Annual Meeting! It will take place on Friday, January 19, 2024 at 6:30 PM at Casa Mia At The Hawthorne (2421 Berlin Tpke, Berlin, CT 06037). A light buffet with beer and wine will be served. To reserve your spot, please RSVP with your name and member number. Please also indicate if you are bringing a guest (one guest per member). You may RSVP by e-mailing AnnualMeeting@CSECreditUnion.com, by calling Member Services at (860)522-5388, or by calling/visiting any branch. The deadline is Friday, January 12. Year-end financial data will be posted to our website after the new 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

Drive Into the New Year With a New Car



New Car Rate
5.49% APR*

Used Car Rate
5.99% APR

**Annual Percentage Rate. 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.*

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.

New Rewards Visa Credit Card Coming Soon

We're fine tuning our Visa Credit Cards Rewards program and will begin accepting applications soon. More details will be posted to our website at www.CSECreditUnion.com once available – be sure to check back for updates!

Member Services Number Best Tips

Our Member Services line (860)522-5388 is open Monday-Friday, 8:30 AM-4:30 PM with live representatives to offer assistance with your credit union inquiries. We strive to provide our members with the best service possible; however, during times with high call volume there may be a delay while our Member Services representatives assist other members. We recommend the following:

- Please have your membership number available before you call.
- For balance inquiries, account transfers, and transaction history, we offer Telephone Teller, CSe-Banking (online banking), and the myCSE Mobile App with 24/7 access to your accounts. For more information on enrolling in any of these services, visit our website at www.CSECreditUnion.com.
- Our branches are full-service and also able to assist you with any inquiry. They also may receive a high volume of calls, especially during the lunch hour, but you may call any of the other branches for assistance.

Check Out Our Visa Credit Card Online Site and Mobile App

If you are a Visa Credit Cardholder, don't forget that our new Visa Credit Cards come with online access and a dedicated mobile app that allows you to easily check your transactions and balances, view eStatements, lock your card, report travel plans, and set alerts.

To access the credit card online site, first log in to your regular CSe-Banking online account. Click on Linked Accounts, then click on your credit card account. To access the credit card mobile app, you can scan one of these QR codes using the camera on your phone. Or visit the App Store or Google Play to search for and download the CSE Credit Card app.



CSE Dividend Rates

3rd Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	2.75%	2.79%
Share Drafts (Checking)	1.25%	1.26%
Club Accounts	2.00%	2.02%

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.

CONNECTICUT STATE EMPLOYEES CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794

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

Holiday Closings

Christmas Day

Monday, December 25, 2023

New Year's Day

Monday, January 1, 2024

Martin Luther King, Jr. Day

Monday, January 15, 2024

Lincoln's Birthday

Monday, February 12, 2024

Washington's Birthday

Monday, February 19, 2024

7 Full Service Offices to Serve You

Hartford

84 Wadsworth Street, 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

15 Ward Street
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.

Hartford & Middletown Drive-Thru

Monday through Friday
8:30 a.m. - 4:00 p.m.

State Paydays Thursdays

(Hartford Only)
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	7.10%
1st Mortgage Refinance	80%	15 Years	6.70%
1st Mortgage Refinance	80%	10 Years	5.85%
1st Mortgage Refinance	80%	7 Years	5.20%
Home Equity - Fixed Rate	80%	15 Years	6.50%
Home Equity - Fixed Rate	80%	10 Years	6.25%
Home Equity - Fixed Rate	80%	5 Years	5.75%
Home Equity - Fixed Rate	90%	15 Years	7.99%
Home Equity - Fixed Rate	90%	10 Years	7.75%
Home Equity - Fixed Rate	90%	5 Years	7.25%
New Auto	125%	7 Years	5.49%
Used Auto - Up To 6 Model Years	125%	6 Years	5.99%
Used Auto - Over 6 Model Years	100%	4 Years	8.90%
Impaired Credit New Auto	100%	6 Years	9.49%
Impaired Credit Used Auto	100%	5 Years	9.99%
Personal			12.90%
Vacation/Holiday		1 Year	7.90%
Vacation/Holiday (Limits Apply)		2 Years	8.90%
Visa Platinum 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.