

A newsletter for members of the Connecticut State Employees Credit Union

Summer 2024

Visit us at www.CSECreditUnion.com

VOL. 37 No. 2



Get Road Trip Ready With Our Auto Loan Rates

***We'll handle the
loan so that you
can focus on the
vacation.***

**New Car Rate
4.99% APR***

**Used Car Rate
5.49% APR**

*Annual Percentage Rate. Certain restrictions apply. Cannot be applied toward existing CSE auto loans. Cannot be combined with any other offer. Rate is subject to change at any time.

Quick Tip: Stay vigilant against scammers! CSE will never text or call you to ask for your Debit or Credit Card information or for your online banking credentials.

| Hit the Road With Our Auto Loan

Purchase your dream vehicle or refinance your existing auto loan to a lower rate at CSE. We'll handle the auto loan so that you can focus on sightseeing and putting together the perfect road trip playlist. GAP insurance is also available for extra peace of mind. To apply, download and print an application from our website at www.CSECreditUnion.com or call/visit any of our offices to request an application.

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

| At CSE, Your Family is Our Family

Did you know membership at CSE is open to more than just employees or retirees of the State of Connecticut? Family members of existing CSE Credit Union members are also eligible to join! Membership is open to parents, spouses, children, siblings, grandparents, grandchildren, cousins, nieces, nephews, aunts, uncles, or household members. For full membership eligibility details and instructions on joining, visit our website at www.CSECreditUnion.com and click on the Membership link near the top of the web page.



| Treat Yourself With a \$10 eStatement Bonus

Sign up for eStatements and earn a \$10 credit just for enrolling!* Our eStatements are free, available sooner than mailed statements, and eliminate paper clutter. To enroll, follow these steps:

- 1) Log in to your CSe-Banking online account (not the myCSE mobile app).
- 2) Click on the link for eStatements.
- 3) Choose your member number from the drop-down list.
- 4) Review the Enrollment Agreement, then click on the words "eSign document" to open a new window that contains the eSign Confirmation Code. Type in the code on the Agreement page and click I Agree.
- 5) Confirm your statement preferences and click Next.
- 6) All set! You are successfully enrolled in eStatements and you can expect to receive a \$10 deposit to your Regular Share account within 31-45 days of enrolling.

**One bonus per primary member number. IRAs and Credit Cards are excluded. Applies to new eStatement enrollees who have enrolled since January 1, 2024 and who did not previously receive the bonus. Once enrolled in eStatements, paper statements will no longer be mailed. Promotion ends December 31, 2024.*

Double Your Summer Fun With Double Points on Our Rewards Credit Card

Apply for our Visa Platinum Rewards Credit Card or upgrade your existing Visa Platinum Credit Card now to begin earning rewards points on every Credit Card purchase made with your Visa Platinum Rewards Card! Plus, earn 2 points per each dollar spent on travel, restaurant, and gas station purchases. It's the perfect way to make the most of your summer travel plans. You also earn 1 point per dollar on all other purchases.

Take the fun even further with our sign-on bonus: within the first 90 days as a Visa Platinum Rewards cardholder, spend \$1,000 in new purchases and earn 15,000 points (a \$150 value)*. Earned points may be redeemed towards gift cards, travel redemptions, statement credit, an online merchandise mall, or cash deposit to your CSE savings or checking account.

For more information, contact any of our offices or visit our website at www.CSECreditUnion.com. If you are an existing Visa Platinum cardholder, no loan application or additional credit check is required to transfer your current Credit Card to the Visa Platinum Rewards Card. Visit our website and click *Upgrade to a Rewards Credit Card* under *News & Events*.

**The 90 day bonus period begins on the date your new Visa Platinum Rewards Card is issued. All earned points, including bonus points, are credited to your Credit Card rewards balance when the statement cycle ends.*



CSE Dividend Rates

2nd Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	2.50%	2.53%
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

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

Holiday Closings

Juneteenth Day

Wednesday, June 19, 2024

Independence Day

Thursday, July 4, 2024

Labor Day

Monday, September 2, 2024

Time Sensitive — Please Deliver Immediately

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.



Loans

Loan Type	Percent Financed	Maximum Term	Rate APR
1st Mortgage Refinance	80%	20 Years	6.40%
1st Mortgage Refinance	80%	15 Years	6.20%
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	4.99%
Used Auto - Up To 6 Model Years	125%	6 Years	5.49%
Used Auto - Over 6 Model Years	100%	4 Years	8.40%
Impaired Credit New Auto	100%	6 Years	8.99%
Impaired Credit Used Auto	100%	5 Years	9.49%
Personal			12.90%
Vacation/Holiday		1 Year	7.90%
Vacation/Holiday (Limits Apply)		2 Years	8.90%
Visa Platinum Credit Card			12.40%
Visa Platinum Rewards Credit Card			14.99%
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.