

A newsletter for members of the Connecticut State Employees Credit Union

Fall 2024

Visit us at www.CSECreditUnion.com

VOL. 37 No. 3



Fall in Love With Our Auto Rates

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: Apply for our Visa Platinum Rewards Credit Card to earn points on your purchases. Call or visit any of our locations for more information.

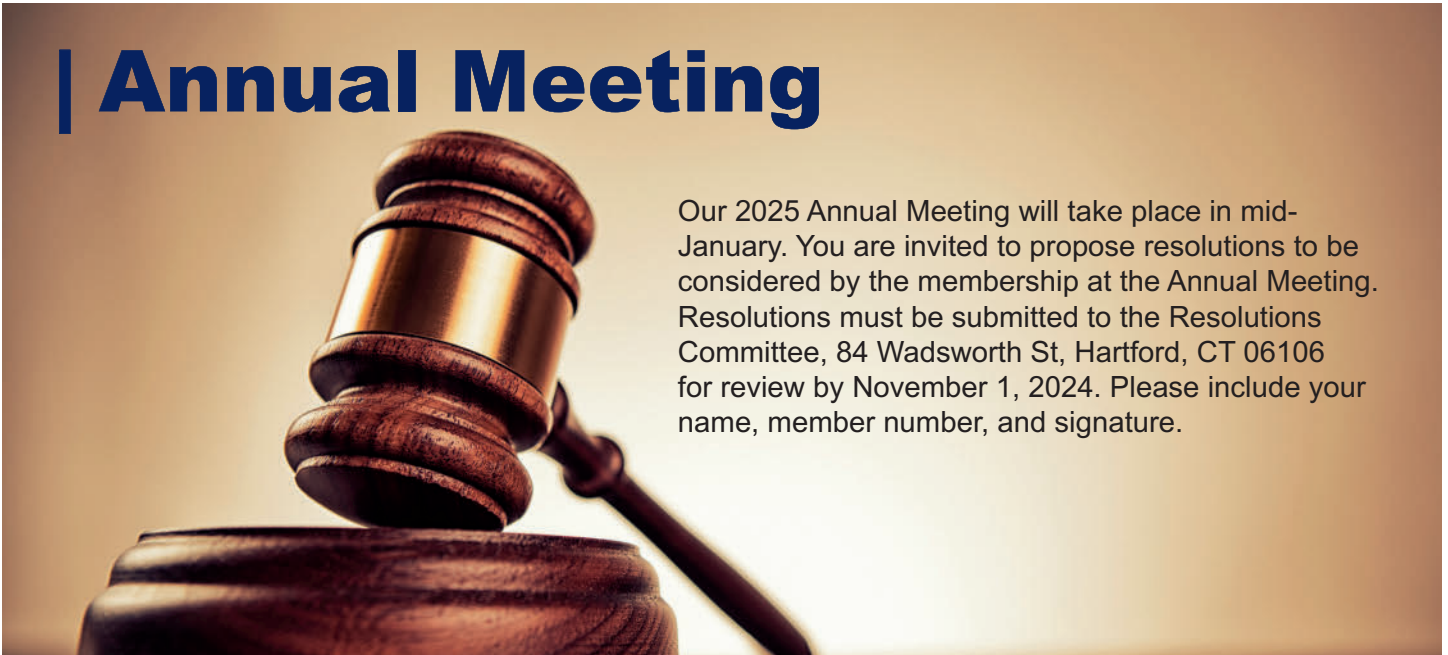
\$10 eStatement Bonus

It's not too late to earn easy money by taking advantage of our eStatement promotion. Simply sign up for eStatements and earn \$10 just for enrolling!* Our eStatements are free, can be accessed sooner than mailed statements, reduce the risk of mail fraud, and decrease paper waste. To enroll, log in to your CSe-Banking online account, then click on the eStatements link.



**One bonus per primary member number. IRAs and Credit Cards are excluded. Applies to new eStatement enrollees who did not previously receive the bonus. Once enrolled in eStatements, paper statements will no longer be mailed. Funds will be deposited into the share account of the account holder within 31 days of enrolling. Promotion ends December 31, 2024.*

Annual Meeting



Our 2025 Annual Meeting will take place in mid-January. You are invited to propose resolutions to be considered by the membership at the Annual Meeting. Resolutions must be submitted to the Resolutions Committee, 84 Wadsworth St, Hartford, CT 06106 for review by November 1, 2024. Please include your name, member number, and signature.

Toys for Tots

CSE will once again be participating in the Toys for Tots holiday drive sponsored by the Marine Corps Reservists. Beginning in mid-November, we will be collecting new, unwrapped toys for children up to 17 years of age. Tax-deductible checks or money orders made out to "Toys for Tots Foundation" will also be gladly accepted.



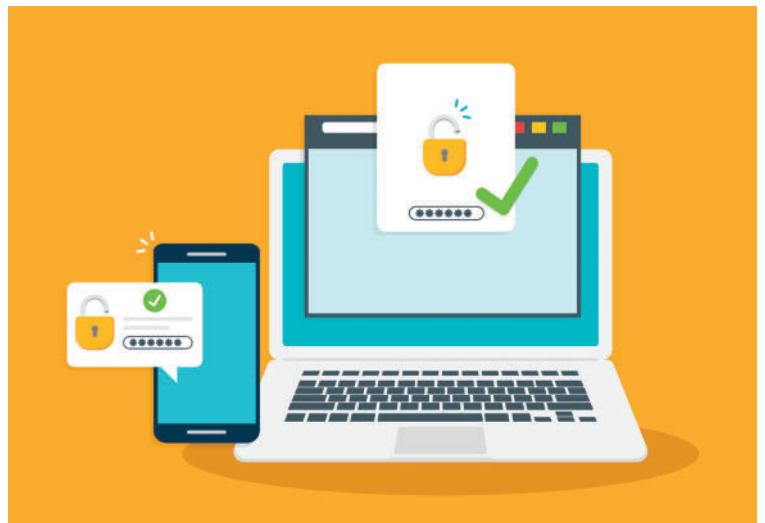
2024 Christmas Clubs

Christmas Club Savings plus dividends will be transferred to your share account the week ending October 11, 2024.

New Two-Factor Authentication on CSe-Banking

We're constantly strengthening the tools we use to protect you, your account information, and your online transactions. Toward that end, we recently added two-factor authentication to CSe-Banking (online banking) and the myCSE mobile app. After completing your usual sign in process, you may be prompted to enter a one-time code sent to the cell or home phone number associated with your account. By asking you to complete this second step, we're double checking your identity.

Two-factor authentication makes it much harder for fraudsters to access your account because **they'd need your Logon ID (username), Security Code (password), and access to your phone.** It's one more way we're working to protect your accounts. Remember, CSE will never contact you asking for your logon credentials or your verification code. Never give this code to anyone, even if they claim to be a representative from the credit union.



CSE Dividend Rates

| 3rd 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



Holiday Closings

Columbus Day

Monday, October 14, 2024

Veterans' Day

Monday, November 11, 2024

Thanksgiving Day

Thursday, November 28, 2024

Christmas Eve - Early Closing

Tuesday, December 24, 2024

All branches and drive-thru close at 1:30 p.m.

Christmas Day

Wednesday, December 25, 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.



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

Time Sensitive — Please Deliver Immediately

Loans

| Loan Type | Percent Financed | Maximum Term | Rate APR |
|-----------------------------------|------------------|--------------|----------|
| 1st Mortgage Refinance | 80% | 20 Years | 5.60% |
| 1st Mortgage Refinance | 80% | 15 Years | 5.50% |
| 1st Mortgage Refinance | 80% | 10 Years | 5.50% |
| 1st Mortgage Refinance | 80% | 7 Years | 5.45% |
| 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.