

*A newsletter for members of the Connecticut State Employees Credit Union*

Spring 2026

Visit us at [www.CSECreditUnion.com](http://www.CSECreditUnion.com)

VOL. 39 No. 1



**Quick Tip:** We're pleased to announce a new feature within CSe-Banking (online banking) and the myCSE mobile app. You can now submit an online application to open a CD or Club Account!

# 80th Anniversary Loan Specials

Established in 1946, CSE Credit Union is proud to celebrate 80 years of service! As we reflect on our expansive history, our commitment to our members remains unchanged over the years. Our focus on helping members to achieve their financial goals continues to be our primary focus. To commemorate this remarkable 80-year milestone, we wish to honor you with incredible loan specials!

These offers are only available during our anniversary celebration and promotional rates are subject to change at any time, so don't wait! Visit [www.CSECreditUnion.com](http://www.CSECreditUnion.com) or call/visit any of our offices for an application.

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

**New Car**  
**4.80% APR\***

**Used Car**  
**4.80% APR\***

**Personal Loan**  
**9.80% APR\***

## “Safe Account” Scam Alert

We're aware of an increasing number of “safe account” scams. It can start with a phone call, a text, or a pop-up on your computer. A fraudster tells you that your account has been compromised or that there's internal theft at your financial institution. The fraudster may impersonate the financial institution, the police, your Internet provider, or well-known companies like Microsoft or Amazon. They will encourage you to wire or send the funds to another “safe account” elsewhere that the fraudsters control. They may tell you not to discuss this with anyone including relatives. They may even give you a cover story to tell your financial institution (you're wiring the funds to a relative or investing in a business). The fraudster may sound convincing, but this is a scam. And once you send them your money, you will most likely be unable to recover any of it. If you get any of these phone calls, hang up and call us. You can also report it to [reportfraud.ftc.gov](http://reportfraud.ftc.gov).



### CSE Dividend Rates

1st 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.*

# Unclutter Your Finances With a Debt Consolidation

## 7.80% APR\*

With our special debt consolidation loan, pay off your bills and consolidate your high-rate debt into one simple monthly payment at a fixed 7.80% APR\*. Loans are available up to \$25,000 with repayment terms up to 60 months. Proceeds will be made payable to the creditor(s) by check.

Apply today by downloading a Personal Loan application at [www.CSECreditUnion.com](http://www.CSECreditUnion.com). Or contact any of our locations for a form. Submit your completed form and most recent pay stub by fax, mail, or in person to any of our offices. Applications must be received or postmarked by April 30, 2026.

*\*Annual Percentage Rate. Not available to pay off CSE loans, including CSE Visa cards. Total CSE unsecured debt limit (excluding CSE Visa and CSE student loan) not to exceed \$25,000. Rate may change without notice.*

## Toys for Tots

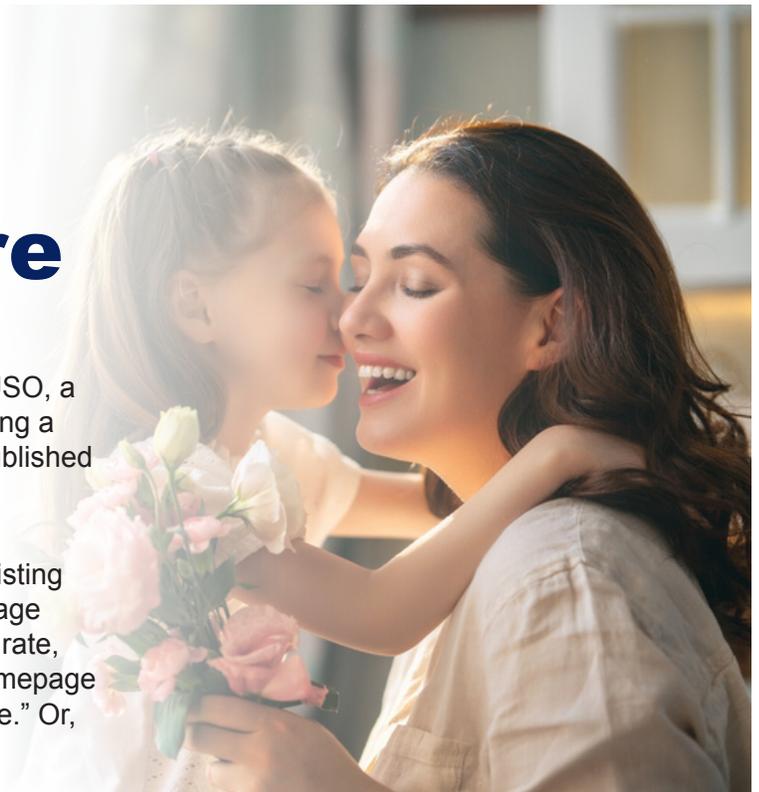
This past December, we collected a total of 283 toys and \$350 in cash for the 2025 Toys for Tots campaign. Thank you to all who contributed to this worthy cause!



## Your Spring Mortgage Moment Is Here

This is the mortgage event you've been waiting for! Through our partnership with Mortgage Markets CUSO, a local credit union service organization, we are offering a special rate discount: a half-point (0.50%) off the published 30-year fixed mortgage rate.\*

If you are interested in purchasing your first home, moving to your dream home, or refinancing your existing mortgage, then take advantage of our spring mortgage promotional rate today! To view the current 30-year rate, visit [www.CSECreditUnion.com](http://www.CSECreditUnion.com) and click on the homepage banner titled "Your Spring Mortgage Moment Is Here." Or, call Mortgage Markets CUSO at (860) 716-1590.



*\*Rates and promotional offer are subject to change at any time. Certain restrictions and conditions apply—full details may be found on Mortgage Markets CUSO's website after accessing the link in the "Your Spring Mortgage Moment Is Here" banner.*

# CONNECTICUT STATE EMPLOYEES

## CREDIT UNION

84 Wadsworth Street  
Hartford, CT 06106-1794

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



### Holiday Closings

#### Memorial Day

Monday, May 25, 2026

#### Juneteenth Day

Friday, June 19, 2026

#### Independence Day

Friday, July 3, 2026

### 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.



NCUA Insured to \$250,000.

**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	5.40%
1st Mortgage Refinance	80%	10 Years	5.35%
1st Mortgage Refinance	80%	7 Years	5.35%
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	4.80%
Used Auto - Up To 6 Model Years	125%	6 Years	4.80%
Used Auto - Over 6 Model Years	100%	4 Years	8.40%
Impaired Credit New Auto	100%	6 Years	8.80%
Impaired Credit Used Auto	100%	5 Years	8.80%
Personal		5 Years	9.80%
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. NMLS #: 695872.

### 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
<b>Traditional, Educational &amp; Roth IRAs</b>		
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.

**For the most current rates, call any CSECU office or visit our website.**