

A newsletter for members of the Connecticut State Employees Credit Union

Summer 2026

Visit us at www.CSECreditUnion.com

VOL. 39 No. 2



*Our
Anniversary
Celebration
Continues!*

Quick Tip: Don't forget our Visa Platinum Rewards Credit Card on your summer travel checklist! Build your rewards by earning 2 points for each dollar spent on travel, restaurant, and gas station purchases. Contact any office for an application.

80th Anniversary Loan Specials

Our celebration of CSE Credit Union's 80th anniversary is still going strong. Join us as we celebrate this incredible milestone by offering special loan rates to our members! Visit www.CSECreditUnion.com or call/visit any of our offices for a loan 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 | **Used Car** | **Personal Loan**
4.80% APR* | **4.80% APR*** | **9.80% APR***

Teen Accounts

Prepare your teen for the future by teaching them responsible banking today. Available for teens who are age 16 or 17, our Teen Accounts will give your teen the tools to learn smart financial habits under your guidance. Teen Accounts are fully customizable and you can choose which services you want your teen to have access to, including:

- CSe-Banking and the myCSE mobile app
- Mobile check deposit
- Share Draft (checking) account
- Visa Debit Cards with customizable ATM/purchase limits

As joint owner on the Teen Account, you have the ability to view the account within your online banking or mobile app. You can have full peace of mind with the ability to monitor activity, set up account alerts, and transfer money to or from your own account. To request the forms to convert an existing Minor Account to a Teen Account or to open a new Teen Account, call/visit any of our offices.



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.

Open a CD or Club Account Online

We've enhanced CSe-Banking and the myCSE mobile app to give you the ability to submit an account application online! The eligible account types that can be opened are Certificates of Deposit (CDs) and Club Accounts (Special Purpose, Vacation Club, or Christmas Club).

To access this feature within CSe-Banking: log into your online account, click on **+ New Account**, then on the **Open an Account** option that pops up underneath. To access this feature within the myCSE mobile app on your cell phone or tablet: log into the app, then click on **Open an Account** under Quick Links.

Or, click on the **More** icon at the bottom right of the screen, then click on **Open an account** (under Services).

Once your application has been reviewed and approved, you will receive a confirmation e-mail that your new account has been opened. Once opened, you will be able to view your new account within online/mobile banking!



Board of Directors/Supervisory Committee Openings

CSE Credit Union has anticipated openings for both its Board of Directors and its Supervisory Committee beginning in January 2027.

The Board of Directors of CSE is responsible for determining the strategic direction of the credit union and ensuring the credit union maintains its sound financial condition.

The Supervisory Committee is responsible for ensuring that the Board of Directors and management of the credit union meet required financial reporting objectives and establish practices and procedures sufficient to safeguard members' assets.

Eligibility requirements for both of these volunteer positions include:

- Must be a member of CSE in good standing
- Ability to understand and analyze financial statements of the credit union
- An understanding of generally accepted accounting principles
- Must be able to attend monthly meetings (virtual meetings for Supervisory Committee)
- Must be bondable by the credit union's surety bond company

If you would like to join the Board of Directors or the Supervisory Committee, please send a letter and resume to: Board of Directors, CSE Credit Union, 84 Wadsworth St, Hartford, CT 06106.

CONNECTICUT STATE EMPLOYEES

CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794

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



Holiday Closings

Independence Day
Friday, July 3, 2026

Labor Day
Monday, September 7, 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	5.90%
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
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.

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