CONNECTICUT STATE EMPLOYEES CREDIT UNION

Quarterly Comments

A newsletter for members of the Connecticut State Employees Credit Union

Fall 2026 | **Visit us at www.CSECreditUnion.com** | VOL. 39 No. 3

**Applies to Regular Share accounts as 3rd Quarter Dividends. Annual Percentage Yield is 2.84%.*

Quick Tip: Make sure your phone number is current at the credit union. Visit or call any of our offices to confirm your phone number or to learn how to update your contact information.

Puzzled by Debt? Solve It With a Debt Consolidation

Getting out of debt doesn't have to be a complicated puzzle. Let us help you put together the pieces to re-build your financial freedom. 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. Or contact any of our locations for a form. Submit your completed application and most recent pay stub by fax, mail, or in person to any of our offices. For information on submitting documents via encrypted e-mail, call any branch or our Loan Department at (860)522-7147. Applications must be received or postmarked by December 31, 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 Collection

CSE will once again be participating in the Toys for Tots holiday drive sponsored by the Marine Corps Reserve. 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 payable to "Toys for Tots Foundation" will also be gladly accepted.

2026 Christmas Clubs

Christmas Club savings plus dividends will be transferred to your Regular Share account in the week ending October 9, 2026.

CSE Dividend Rates

3rd Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	2.80%	2.84%
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.

Enroll in eStatements to Earn an Easy $10

Sign up for electronic statements (eStatements) and earn a $10 credit just for enrolling!* Our eStatements are free, available sooner than mailed statements, and eliminate paper clutter. If enrolling in eStatements while logged into CSe Banking (online banking), click on the "eStatements" link. If enrolling in eStatements while logged into the myCSE mobile app, click on the "More" icon at the bottom, then click on "Statements & documents." Once you are successfully enrolled in eStatements, you can expect to receive a $10 deposit to your Regular Share within 31-45 days of enrolling.

**One bonus per primary member number. IRA and Credit Card statements are excluded. Applies to new eStatement enrollees who enroll between September 1, 2026-November 30, 2026 and who did not previously receive the bonus. If you cancel eStatements or close your membership prior to receiving the $10 deposit to your account, no credit will be made.*

2027 Annual Meeting

Our 2027 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 received by the Resolutions Committee, 84 Wadsworth St, Hartford, CT 06106 for review by November 6, 2026. Please include your name, member number, and signature.

Notice of Fee Change on Wire Transfers

Effective November 1, 2026, our outgoing wire transfer fee will increase from $10 to $25. As a not-for-profit financial institution, the credit union remains committed to providing our members with no fees or low-cost fees on many of our products and services. However, due to an increased operating cost associated with processing wire transfers, it was necessary to make an adjustment to the outgoing wire fee. There will be no change to our incoming wire transfer fee which remains $5. The other financial institution through which you are sending or receiving a wire transfer may charge their own incoming or outgoing wire transfer fee.

As an alternative option to wire transfers, you may use Zelle® to send money to trusted family members and friends or to yourself at your other bank. You may also use our Account-to-Account (A2A) transfer service to send or receive money between your CSE account and your own bank account at another financial institution. Both Zelle® and A2A require that you have a Share Draft (checking) account and that you are enrolled in online/mobile banking. However, a checking account and online/mobile banking are free to open. For more information, call any of our offices or visit our website at www.CSECreditUnion.com.

CONNECTICUT STATE EMPLOYEES CREDIT UNION
84 Wadsworth Street
Hartford, CT 06106-1794

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

Holiday Closings

Columbus Day
Monday, October 12, 2026

Veterans' Day
Wednesday, November 11, 2026

Thanksgiving Day
Thursday, November 26, 2026

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.

EQUAL HOUSING LENDER

NCUA Insured to $250,000.

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

Term	Minimum Deposit	Compounded
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.