

A newsletter for members of the Connecticut State Employees Credit Union

Winter 2024

Visit us at www.CSECreditUnion.com

VOL. 37 No. 4

*We Wish You a
Warm & Cozy Holiday*



Quick Tip: Earn your \$10 eStatement bonus before it's too late! The deadline to sign up for eStatements and receive a bonus is December 31st. For more information, visit www.CSECreditUnion.com.

2025 Annual Meeting

Save the date for our upcoming Annual Meeting! It will take place on Friday, January 17, 2025 at 6:30 p.m. at Casa Mia At The Hawthorne (2421 Berlin Tpke, Berlin, CT 06037). A light buffet with beer and wine will be served. To reserve your spot, please RSVP with your name and member number. Please also indicate if you are bringing a guest (one guest per member). You may RSVP by e-mailing AnnualMeeting@CSECreditUnion.com, by calling Member Services at (860)522-5388, or by calling/visiting any branch. The deadline is Friday, January 10. Year-end financial data will be posted to our website after the new year.

Annual Meeting Agenda

- I. Ascertainment that a quorum is present.
- II. Reading and approval (or correction) of the minutes of the last meeting.
- III. Report of directors.
- IV. Report of the treasurer.
- V. Report of the credit committee.
- VI. Report of the supervisory committee.
- VII. Unfinished business.
- VIII. New business other than elections.
 - a. Resolutions to be put to vote – none.
 - b. Member questions and comments.
- IX. Report of the nominating committee.
- X. Elections.
- XI. Adjournment.

Gift Yourself a Better Auto Rate

**New Car Rate
4.99% APR***

**Used Car Rate
5.49% APR**



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

Unclaimed Property

Per Connecticut State law, savings and checking accounts inactive for three years are considered unclaimed property. If your account has had no deposits or withdrawals for the past three years, your account will be considered abandoned and we will be required to turn over your funds to the State of Connecticut Treasurer's Office. To prevent this, simply perform a deposit or a withdrawal. Or you can contact us and tell us that you want to keep your account open at 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.

Protect Yourself and Your Loved Ones from Elder Financial Exploitation

According to a recent FBI report, scammers stole more than \$3.4 billion from older Americans last year. Fraudsters are using new tactics to take advantage of retiring baby boomers and the growing number of older Americans.

The following tips may help reduce elder financial exploitation:

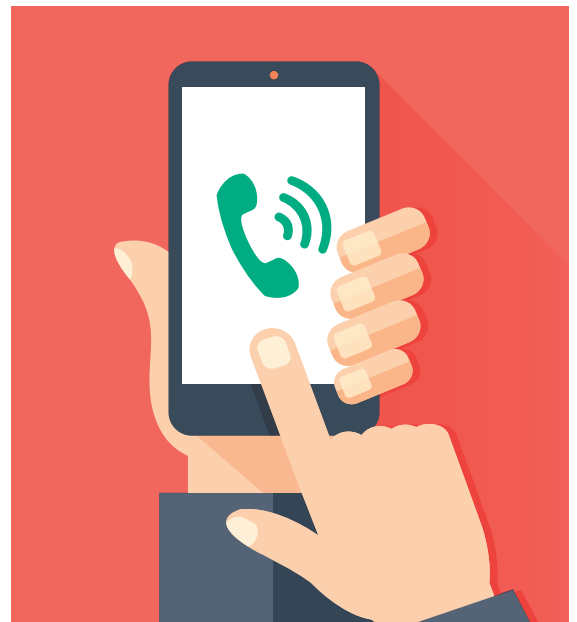
- While you're still able to make financial decisions, choose the right person to help you in case you ever become incapacitated. This could include a trusted family member, a money manager or even a financial advisor.
- Lock up your checkbook, account statements and other sensitive information when others will be in your home.
- Never pay a fee or taxes to collect sweepstakes or lottery "winnings."
- Never rush into a financial decision. Ask for details in writing and get a second opinion.
- Trust your instincts. Exploiters can be charming and forceful in their effort to convince you to give up control of your finances. Don't be fooled—if something doesn't feel right, it may not be right. If it sounds too good to be true, it probably is.
- Never purchase and send gift cards as "payment" for services.

For more information, visit www.consumer.ftc.gov/features/pass-it-on to learn more about how you can protect yourself and others from scams.

Ensure Your Phone Number Is Current

It's important to provide the credit union with your current contact information. We may attempt to contact you if we identify suspicious activity on your accounts, on your checks, or on your Visa Debit or Credit Cards. You may provide an updated phone number through any of the following methods:

- In Person – inform the teller of your current phone number.
- By Mail – visit www.CSECreditUnion.com to download and print a Change of Member Contact Information Form (click the link to Forms near the top right corner of the page, then locate the form under Other Forms). The completed form may be mailed to any of our 7 locations.
- Online Banking – Log in to your CSe-Banking account to send us a message (must be online banking, not the myCSE mobile app). Once logged in, click the Messages link in the top right corner of the page. If you are logged in to your CSe-Banking profile on a tablet or mobile device instead of a computer or laptop, click the three horizontal lines on the top left corner of the page to access Messages.



CONNECTICUT STATE EMPLOYEES CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794



Holiday Closings

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

New Year's Day

Wednesday, January 1, 2025

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	6.70%
1st Mortgage Refinance	80%	15 Years	5.80%
1st Mortgage Refinance	80%	10 Years	5.80%
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.