

# Quarterly Comments

A newsletter for members of the Connecticut State Employees Credit Union

Spring 2019

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

VOL. 32 NO. 1

## GET THE DEAL WITHOUT THE ORDEAL

New Auto  
**2.49%** APR\*

Used Auto  
**2.99%** APR



\*Annual Percentage Rate. Certain restrictions apply. Cannot be applied toward existing loans. Cannot be combined with any other offer.

# Are You Ready to Refinance Your Home?

Replace your old loan with a new (and better) CSE home mortgage loan! Refinancing your mortgage is a great way to lower your rate, change the terms and even take out cash for home improvement projects, college tuition and other bills.

- **20 Years – 4.20% APR\***
- **15 Years – 3.80% APR**
- **10 Years – 3.75% APR**
- **7 Years – 3.25% APR**

No closing costs, points, origination fees, or attorney fees!

*\*Annual Percentage Rate. Appraisal, title search and recording fees apply. All rates are subject to change without notice.*



# Are You Ready to Purchase Your New Home?

CSE partners with Mortgage Markets Credit Union Service Organization (MMCUSO) to provide you with access to home purchase mortgages. MMCUSO offers the following:

- **Low Mortgage Rates.**
- **FHA, VA, USDA and Conventional Mortgages.**
- **Special 0-3% down payment mortgage programs.**
- **Free pre-approvals for members.**
- **Personalized Credit Union Service from beginning to end.**

For more information, call us at 860-522-7147 or visit our website at [www.CSECreditUnion.com](http://www.CSECreditUnion.com)

*\*Must apply and be approved for a MMCUSO mortgage between 3/15/19 and 5/30/19. Credit will be applied at closing.*

## HOLIDAY CLOSINGS!



### Good Friday

Friday, April 19, 2019

### Memorial Day

Monday, May 27, 2019

### Independence Day

Thursday, July 4, 2019

## CSECU DIVIDEND RATES — 1st Quarter 2019 —

	CSECU Dividend Rate	Annual Percentage Yield
Regular Savings	<b>1.75%</b>	<b>1.77%</b>
Share Drafts (Checking)	<b>0.50%</b>	<b>0.50%</b>
Club Accounts	<b>1.00%</b>	<b>1.01%</b>

### 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.

## Just A Reminder...

Please use our 24-hour Telephone Teller Service, CSE-banking, or your VISA Debit Card to access your savings or checking accounts when we are closed for the weekend or in observance of legal holidays.



## Toys for Tots Totals



This past December, we collected a total of 347 toys and \$595 in cash for the 2018 Toys for Tots campaign. Thanks to all who contributed to this worthy cause!

## Vacation Club

For those who participated in our Vacation Club, these funds will be transferred to your share account the week ending April 12, 2019.



## Drowning In Debt?

A CSE Credit Union Debt Consolidation Loan can help!

- Loans available up to \$15,000
- 7.99% APR\* fixed rate
- One bill to pay each month



Apply today by downloading an application form from our website at [www.CSECreditUnion.com](http://www.CSECreditUnion.com). Or contact any of our branch locations for a form. Applications must be received by September 1, 2019.

\*Annual Percentage Rate. Not available to pay off CSE loans, including CSE VISA cards. Total CSE unsecured debt limit (excluding CSE VISA) not to exceed \$15,000. Rate may change without notice. Terms up to 5 years are available.



**GET THE DEAL  
WITHOUT THE ORDEAL**

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

**Time Sensitive — Please Deliver Immediately**

### 7 Full Service Offices To Serve You

#### HARTFORD

84 Wadsworth Street, Hartford, CT 06106  
(860) 522-5388 (Member Services)  
(860) 522-7147 (Loans, Collections, Administrative Offices)  
(860) 249-0197 or 1-800-458-1319 (Telephone Teller Service)  
(860) 524-8328 (Hearing Impaired Line)

#### MIDDLETOWN

Conn. Valley Hospital  
P.O. Box 2485  
Middletown, CT 06457  
(860) 347-0479

#### NORWICH

Uncas on Thames  
401 West Thames Street  
Norwich, CT 06360  
(860) 889-7378

#### NEW HAVEN

1666 Litchfield Turnpike  
Woodbridge, CT 06525  
(203) 397-2949

#### STORRS

1244 Storrs Rd.  
Storrs, CT 06268  
(860) 429-9306

#### NEWINGTON

O'Neil Plaza  
2434 Berlin Turnpike  
Newington, CT 06111  
(860) 667-7668

#### SOUTHURY

Southbury Training School  
P.O. Box 644  
Southbury, CT 06488  
(203) 267-7610

### OFFICE HOURS

#### MAIN OFFICE

Monday through Friday • 9:00 a.m. till 4:00 p.m.

#### BRANCHES

Monday through Friday • 9:30 a.m. till 4:00 p.m.

#### DRIVE UP TELLER WINDOW

(Hartford Office Only)

Monday through Friday • 9:00 a.m. till 4:00 p.m.

State Paydays (Thursdays)  
9:00 a.m. till 5:00 p.m.



### LOANS

LOAN TYPE	PERCENT FINANCED	MAXIMUM TERM	RATE APR
1ST MORTGAGE REFINANCE	80%	20 YEARS	4.20%
1ST MORTGAGE REFINANCE	80%	15 YEARS	3.80%
1ST MORTGAGE REFINANCE	80%	10 YEARS	3.75%
1ST MORTGAGE REFINANCE	80%	7 YEARS	3.25%
HOME EQUITY - FIXED RATE	80%	15 YEARS	5.50%
HOME EQUITY - FIXED RATE	80%	10 YEARS	4.50%
HOME EQUITY - FIXED RATE	80%	5 YEARS	3.50%
HOME EQUITY - FIXED RATE	90%	15 YEARS	6.75%
HOME EQUITY - FIXED RATE	90%	10 YEARS	6.50%
HOME EQUITY - FIXED RATE	90%	5 YEARS	6.15%
NEW AUTO*	125%	6 YEARS	2.49%
USED AUTO - UP TO 6 MODEL YEARS*	125%	5 YEARS	2.99%
USED AUTO - OVER 6 MODEL YEARS	100%	4 YEARS	5.90%
IMPAIRED CREDIT NEW AUTO	100%	6 YEARS	6.49%
IMPAIRED CREDIT USED AUTO	100%	5 YEARS	6.99%
PERSONAL LOANS			12.90%
VACATION/HOLIDAY		1 YEAR	7.90%
VACATION/HOLIDAY		2 YEARS	8.90%
VISA CLASSIC CARD			12.40%
STUDENT VISA CREDIT CARD			12.40%

\*Including Tax, Title & Warranty. 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
<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. NCUA Insured to \$250,000.

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