

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

Fall 2025

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

VOL. 38 No. 3



## Don't Let the Season Pass You By

*Fall Into a Great Auto Rate*

<b>New Car</b>	<b>Used Car</b>
<b>4.99%</b>	<b>5.49%</b>
<b>APR*</b>	<b>APR*</b>

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

**Quick Tip:** To prevent a fraudster from impersonating you in person or over the phone to CSE, we recommend you set up a password on your account. Contact any branch for details.



# Jumpstart the Future With a Student Credit Card

Build your credit while learning financial responsibility with our Student Visa Credit Card. You do not need any prior credit history and there is no income requirement. You choose your own credit limit\* and the funds are held in your share account as a security deposit. The Student Visa is available for anyone 18 years old and older. You do not need to be a student to apply! Visit our website at [www.CSECreditUnion.com](http://www.CSECreditUnion.com) for an application. The completed application may be submitted by mail, by fax, or in person to any of our 7 locations.

*\*Minimum credit limit is \$250 and maximum credit limit is \$3,000. Student Visa Annual Percentage Rate is 12.40%.*

## 2025 Christmas Clubs

Christmas Club Savings plus dividends will be transferred to your share account the week ending October 10, 2025.



### 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.*



# Annual Meeting

Our 2026 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 submitted to the Resolutions Committee, 84 Wadsworth St, Hartford, CT 06106 for review by November 7, 2025. Please include your name, member number, and signature.



## Toys for Tots

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

## Turn Over a New Leaf on Your Mortgage

Through our partnership with Mortgage Markets CUSO, a local credit union service organization, save more this fall when you purchase or refinance your next 30-year mortgage. For a limited time, receive a 0.25% discount off the published rate! \* Whether you are a first-time home buyer, a homeowner looking to upgrade or downsize, or an existing homeowner interested in refinancing a current mortgage, CSE is committed to offering you the best mortgage experience. Take advantage of our mortgage promotional rate today! For more details, call (860)716-1590 or visit [www.CSECreditUnion.com](http://www.CSECreditUnion.com) and click on the homepage banner titled "Turn Over a New Leaf on Your Mortgage."

\*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. Mortgage Markets CUSO NMLS# 157939. CSE NMLS# 695872.

# CONNECTICUT STATE EMPLOYEES CREDIT UNION

84 Wadsworth Street  
Hartford, CT 06106-1794



## Holiday Closings

### Columbus Day

Monday, October 13, 2025

### Veterans' Day

Tuesday, November 11, 2025

### Thanksgiving Day

Thursday, November 27, 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.



NCUA Insured to \$250,000.

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## Loans

Loan Type	Percent Financed	Maximum Term	Rate APR
1st Mortgage Refinance	80%	20 Years	5.99%
1st Mortgage Refinance	80%	15 Years	5.50%
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	4.99%
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
<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.**