

A newsletter for members of the Connecticut State Employees Credit Union

Spring 2024

Visit us at www.CSECreditUnion.com

VOL. 37 No. 1



**With Our
Rewards
Credit Card,
Gift Yourself a
\$150
Bonus**

Quick Tip: Download our CSE Credit Card app to set alerts and controls on your credit card, add a travel alert, block your lost or stolen card, and more! Available on the App Store or Google Play.

Reap the Rewards With Our New Visa Credit Card

Earn rewards points on every credit card purchase when you spend with our new Visa Platinum Rewards card! Earned points may be redeemed toward gift cards, travel redemptions, statement credit, an online merchandise mall, or a cash deposit to your CSE savings or checking account.

- Earn 2 points per each dollar spent on travel, restaurant, and gas station purchases
- Earn 1 point per dollar on all other purchases
- **Sign-On Bonus:** Within the first 90 days as a Visa Platinum Rewards cardholder, spend \$1,000 in purchases and earn 15,000 points (a **\$150 value**)

For more information, contact any of our offices or visit our website at www.CSECreditUnion.com. If you are an existing Visa Platinum cardholder, no application or additional credit check is required to transfer your current credit card to the Visa Platinum Rewards card.

On the Road to Financial Freedom? Let Us Help.

With our debt consolidation loan special, take advantage of our low **7.99% APR.*** Pay down your debts by consolidating them into one simple monthly payment and get to your destination of being debt free even faster. Loans are available up to \$25,000 and proceeds must be payable to the creditor(s).

Apply today by downloading an application from our website at www.CSECreditUnion.com. Or, contact any of our locations for a form.

Applications must be received or postmarked by May 31, 2024.



*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. Terms up to 60 months available.

Toys for Tots Totals

This past December, we collected a total of 279 toys and \$737 in cash for the 2023 Toys for Tots campaign. Thanks to all who contributed to this worthy cause!

Spring Into Savings With an Auto Loan

**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.



Home Sweet Savings

Unlock your dream home with our exclusive mortgage rate discount! For a limited time, receive a 0.50% discount off the published rate when you purchase or refinance your next 30-year mortgage!* Our exclusive partnership with Mortgage Markets CUSO, a local credit union service organization, provides you with the expertise and personalized service of dedicated Credit Union mortgage advisors.

Lock in our Spring Mortgage promotional rate today and save big!

*For current 30-year published rate, visit www.CSECreditUnion.com and click on the homepage banner titled Home Sweet Savings. Rates and promotional offer are subject to change at any time.

CSE Dividend Rates

1st Quarter	Dividend Rate	Annual Percentage Yield
Regular Savings	2.75%	2.79%
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.

CONNECTICUT STATE EMPLOYEES CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794

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

Holiday Closings

Memorial Day

Monday, May, 27, 2024

Juneteenth Day

Wednesday, June 19, 2024

Independence Day

Thursday, July 4, 2024

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.



Loans

Loan Type	Percent Financed	Maximum Term	Rate APR
1st Mortgage Refinance	80%	20 Years	6.40%
1st Mortgage Refinance	80%	15 Years	6.20%
1st Mortgage Refinance	80%	10 Years	5.85%
1st Mortgage Refinance	80%	7 Years	5.20%
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.