

A newsletter for members of the Connecticut State Employees Credit Union

Spring 2025

Visit us at www.CSECreditUnion.com

VOL. 38 No. 1

A wooden house model with white window cutouts is placed in a field of green grass and white daisies. The word "Spring" is written in a large, white, cursive font with a green outline, and "Into Home Savings" is written in a white, serif font below it.

Spring Into Home Savings

A great home starts with a great rate.

See inside for more details.

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.

Spring Into Home Savings

Through our exclusive partnership with Mortgage Markets CUSO, a local credit union service organization, we are pleased to offer a special rate discount when you purchase or refinance your next 30-year mortgage. For a limited time, receive a 0.50% discount off the published rate!* Mortgage Markets CUSO offers the following great benefits:

- Dedicated Credit Union mortgage advisors to guide you through the entire home loan process
- Same day pre-approval
- Guaranteed low closing costs

Whether you are buying your first home, moving to your dream home, or refinancing a current mortgage, CSE is committed to giving you the best mortgage experience. Take advantage of our spring mortgage promotional rate today! To view the current 30-year rate, visit www.CSECreditUnion.com and click on the homepage banner titled "Spring Into Home Savings."

** 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 after accessing the link in the "Spring Into Home Savings" website banner.*

Get Out of Debt Faster

With our special debt consolidation loan, pay off your bills and consolidate your high-rate debt into one simple monthly payment.

- 7.99% APR* fixed rate.
- Loans available up to \$25,000.
- Repayment terms up to 60 months available.
- Proceeds must be payable to the creditor(s) by check or deposited to a CSE account for electronic payment to creditor.

Apply today by downloading a personal loan application from our website at www.CSECreditUnion.com or contact any of our locations for a form. Submit your completed form and most recent pay stub by fax, mail, or in person to any of our offices. Applications must be received or postmarked by May 31, 2025.

**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.*



CSE Dividend Rates

1st 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.

| Beware of Text Scams

If you receive a text message claiming you have an unpaid toll bill or unpaid E-ZPass payment, this is a known fraudulent text from scammers attempting to obtain your financial information. Do not click on the link or copy the link into your web browser. If you accidentally give out your debit or credit card number, please immediately call any of our branches or our Member Services at (860)522-5388 to cancel your card and to prevent unauthorized charges. If it is outside of our business hours: Call (844)592-6412 to cancel your debit card or call (866)614-0282 to cancel your credit card.



Drive Away With a Great 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 auto loans. Cannot be combined with any other offer. Rate is subject to change at any time.

| More Features Now Available in the myCSE Mobile App

The mobile app was updated to include features previously only available through CSe-Banking (online banking). Now it's easier than ever to do your banking on the go! If you are already enrolled in CSe-Banking, you may use your same Logon ID (username) and Security Code (password) to log into myCSE. In the myCSE app, you may access the following services:

- A2A (account-to-account) transfers – make transfers between your CSE checking account and an external bank account
- Mobile Deposit – using your tablet or cell phone's camera, take a picture of a check for deposit into your CSE account
- Zelle – send or receive money to/from family and friends
- eStatements – immediately view up to at least 18 months of electronic statement history
- Bill Pay – conveniently pay any company or person electronically or by Bill Pay check

A Share Draft (checking) account is required to be eligible to access A2A, mobile deposit, Zelle, and Bill Pay. The checking is a free account with no minimum balance requirements and no monthly maintenance fees. For more information, visit our website or call any of our offices.

| Toys for Tots

This past December, we collected a total of 328 toys and \$290 in cash for the 2024 Toys for Tots campaign. Thanks to all who contributed to this worthy cause!

CONNECTICUT STATE EMPLOYEES CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794



Holiday Closings

Good Friday

Friday, April, 18, 2025

Memorial Day

Monday, May, 26, 2025

Juneteenth Day

Thursday, June 19, 2025

Independence Day

Friday, July 4, 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	6.35%
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.