

A newsletter for members of the Connecticut State Employees Credit Union

Summer 2025

Visit us at www.CSECreditUnion.com

VOL. 38 No. 2

Have a Lovely
SUMMER



with a CSE Credit Card

Quick Tip: Download the myCSE mobile app from the App Store or Google Play to always have access to your accounts on the go!

Have a Lovely Summer With a CSE Credit Card

With a CSE Credit Card in your wallet during your summer vacation plans, you can benefit from a card with no annual fee, no foreign transaction fees, and a low APR (Annual Percentage Rate). With all of our Credit Cards, use the dedicated CSE Credit Card app to add a travel alert, set alerts & controls, block a lost card, and more. Our Visa Platinum Rewards Credit Card also offers the additional benefits of free travel & accident insurance and the ability to earn points on every purchase. For more details, visit www.CSECreditUnion.com.

Updated Statements Coming Soon

Our paper statements are getting a refresh! Starting with the July statements (which will be sent in the mail in the beginning of August) you can expect a new and improved look. Our new statements will feature a summary of all of your accounts right on the first page and activity details in an easy-to-read format.

Teach Your Teen Money Management

It's never too early to prepare your teen for future financial independence. By setting up a teen account, your teen can learn to manage their money responsibly. As the parent or guardian, you are joint owner on the account and can choose from a suite of services in order to customize your teen's banking:

- Share Draft (checking) account
- Visa Debit Card with the option to set custom limits for purchases or ATM transactions
- CSe-Banking or myCSE mobile app
- Mobile Deposit

Teen accounts can be opened for teens who are age 16 or 17. If your teen currently has a minor account at the credit union, you can also convert it to a teen account once they become an eligible age. For more information or to request the forms to establish a teen account, visit or call any of our locations.



CSE Dividend Rates

2nd 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 Imposters and Caller ID Spoofing

An imposter scam occurs when a scammer impersonates a credit union employee in order to trick you into giving them money or personal information. They may claim to be from our fraud department and often create a sense of urgency to pressure you into making hasty decisions regarding your account. Be aware of the following:

- The credit union will never call or text you to ask for your online banking credentials, your debit/credit card number and expiration date, or other personal identifying information.
- The credit union will never ask you to purchase gift cards or to transfer money through your debit/credit card, through wire transfers, through Zelle, or through any other service. If you complete these transactions, you will most likely not be able to recover the funds.
- Scammers are often able to spoof the caller ID to appear as if they are calling from the credit union. Don't trust the phone number on the caller ID. To be safe, hang up the call and dial the credit union directly. Our phone numbers are listed on the back of the quarterly newsletter. Or, visit www.CSECreditUnion.com – click on the About Us tab, then on Contact Us.

Earn \$10 by Enrolling in eStatements

Sign up for eStatements and earn a \$10 credit just for enrolling!* Our eStatements are free, available sooner than mailed statements, and eliminate paper clutter. If enrolling in eStatements while logged into CSe-Banking (online banking), click on the “eStatements” link. If enrolling in eStatements while logged into the myCSE mobile app, click on the “More” icon at the bottom, then click on “Statements & documents.” Once you are successfully enrolled in eStatements, you can expect to receive a \$10 deposit to your Regular Share within 31-45 days of enrolling.

**One bonus per primary member number. IRA and Credit Card statements are excluded. Applies to new eStatement enrollees who have enrolled since January 1, 2025 and who did not previously receive the bonus. Once enrolled in eStatements, paper statements will no longer be mailed. Promotion ends December 31, 2025.*

Cruise Into Summer 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 auto loans. Cannot be combined with any other offer. Rate is subject to change at any time.

CONNECTICUT STATE EMPLOYEES CREDIT UNION

84 Wadsworth Street
Hartford, CT 06106-1794

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



Holiday Closings

Independence Day

Friday, July 4, 2025

Labor Day

Monday, September 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.



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.