

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

Winter 2025

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

VOL. 38 No. 4



Wishing You a  
**DASHING**  
Holiday  
Season!

**Quick Tip:** Don't forget to gift yourself \$10 with our eStatement promotion! Enroll in first-time eStatements by December 31st and earn a \$10 bonus. For more information, visit [www.CSECreditUnion.com](http://www.CSECreditUnion.com).

# 2026 Annual Meeting

Our Annual Meeting is coming up soon! It will be held on Friday, January 16, 2026 at 6:30 p.m. at Casa Mia At The Hawthorne (2421 Berlin Tpke, Berlin, CT 06037). A light buffet with beer and wine will be served. To reserve your spot, you may RSVP with your name and member number. Please also indicate if you are bringing a guest (one guest per member). To RSVP, you may send an e-mail to [AnnualMeeting@CSECreditUnion.com](mailto:AnnualMeeting@CSECreditUnion.com), call Member Services at (860)522-5388, or call/visit any branch. The deadline to RSVP is Friday, January 9th. Year-end financial data will be posted to our website after the new year.

## Annual Meeting Agenda

- I. Ascertainment that a quorum is present.
- II. Reading and approval (or correction) of the minutes of the last meeting.
- III. Report of directors.
- IV. Report of the treasurer.
- V. Report of the credit committee.
- VI. Report of the supervisory committee.
- VII. Unfinished business.
- VIII. New business other than elections.
  - a. Resolutions to be put to vote – none.
  - b. Member questions and comments.
- IX. Report of the nominating committee.
- X. Elections.
- XI. Adjournment.

## Cozy up to a Car Loan

**New Car**  
**4.99% APR\***

**Used Car**  
**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.

## 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.



# Deposit Checks On-The-Go With Mobile Deposit

Using the myCSE mobile app, deposit paper checks anytime and anywhere using the camera on your cell phone or tablet! To be eligible for mobile deposit, you must be a member of the credit union for at least 60 days and you must have a Share Draft (checking) account. If you are eligible, call any of our locations to request that we enroll you in the service. Or, log in to CSe-Banking (online banking) and send us a message asking us to enable mobile deposit.

Once you are enrolled in mobile deposit, log in to the myCSE mobile app and click on the Deposit icon at the bottom of the screen to get started. Please endorse the back of your check with your signature, the words "For Mobile Deposit Only at CSE" written out in your handwriting, and your full member/account number.

If you don't already have the myCSE app on your cell phone or tablet, scan one of the QR codes on the right.



App Store



Google Play

## Account-to-Account Transfers

Did you know that you can log in to CSe-Banking or the myCSE mobile app and make Account-to-Account (A2A) transfers between your CSE Share Draft (checking) account and your account at another bank? For instructions, go to [www.CSECreditUnion.com](http://www.CSECreditUnion.com) → Services → A2A (Account-to-Account Transfers). Transfer limits and fees may apply.

## Unclaimed Property

Per Connecticut state law, savings and checking accounts inactive for three years are considered unclaimed property. If your account has had no deposits or withdrawals for the past three years, your account will be considered abandoned and we will be required to turn over your funds to the State of Connecticut Treasurer's Office. To prevent this, simply perform a deposit or a withdrawal. Or you can contact us and tell us that you want to keep your account open at the credit union.

# CONNECTICUT STATE EMPLOYEES CREDIT UNION

84 Wadsworth Street  
Hartford, CT 06106-1794



## Holiday Closings

**Christmas Eve - Early Closing 1:30 p.m.**  
Wednesday, December 24, 2025

**Christmas Day**  
Thursday, December 25, 2025

**New Year's Day**  
Thursday, January 1, 2026

## 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	5.60%
1st Mortgage Refinance	80%	15 Years	5.40%
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. NMLS #: 695872.

## 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.**