

# Summer Loan Special



Rates start as low as  
**6.75%** APR\* **FIXED**

It's our  
*"Any Purpose,  
Any Reason,  
Whatever You Need  
Loan."*

# Home Equity Loan

Rates start as low as  
**5.00%** APR\* **FIXED**

- No closing costs
- Convenient closing
- Payroll deduction



## Cool Auto Loan Rates for a Hot Summer!

Rates as low as **4.25%** APR\* **FIXED**

Did you know that you can refinance your auto just like your home? If you have an auto loan with another financial institution we encourage you to compare the rate you are paying to our rates. We've been able to save Members money by refinancing with us. Call to speak with one of our Loan Officers – it's money in your pocket!

\*APR=Annual Percentage Rate. Loan rate specials expire September 30, 2010, but CHCU reserves the right to withdrawal specials at any time. All vehicle loans require an insurance card and either a dealer purchase agreement or, if purchased thru a private owner, a copy of the title. Auto loan amount not to exceed NADA value. Rates are based on credit "Grade A", your actual rate may be higher based on your credit score. Some restrictions may apply.



## CHCU Happenings

**Holiday Club Accounts** – Changes and new sign ups for the Holiday Club Accounts can be made during the month of September, Contact CHCU for details.

**Summer Fun – Discount Tickets** - CHCU is selling discounted tickets to several area attractions this season. Stop by one of CHCU's branch offices to get your tickets before you head out for some summer fun!!

**Six Flags New England** - \$27 general admission pass, meal plans \$10.50.

Visit [www.sixflags.com](http://www.sixflags.com) for more information on the park.

**Lake Compounce Tickets** - \$25 general admission pass.  
Visit [www.lakecompounce.com](http://www.lakecompounce.com) for more information on the park.

**The New Movie Tickets are here!**

**Unrestricted Good Any Time** \$7.50 at Rave Motion Pictures

**Restricted Tickets** \$6.00 Good for after 2 weeks of film opening at Rave Motion Pictures

**It's Summer Time Travel.**

Don't Forget – CHCU offers American Express Travelers Cheques. They are safer than cash and can be replaced if lost or stolen.

**Need a special graduation or wedding gift this summer? Remember the credit union now offers American Express Gift Cards in \$25, \$50 and \$100 denominations!**

**MAIN OFFICE:** 48 Haynes Street, Manchester, CT

**HOURS:** Monday-Friday 9 a.m. to 4 p.m.  
Saturday 9 a.m. to 12 noon

**PHONE:** (860) 643-3420 & Fax: (860) 643-3049

**ECHN:** ext. 2174

**TOLL FREE:** 1-866-283-3420

**TRANSACTION LINE:** (860) 643-3426 or 1-800-280-5201

**COCA-COLA BRANCH** (only for Coke employees)

451 Main Street, East Hartford, CT

**PHONE:** (860) 895-5132

**HOURS:** Friday 11:30 a.m. to 3:30 p.m.

**BRANCH OFFICE:** Rockville General Hospital, 31 Union Street, Rockville, CT

**HOURS:** Monday, Thursday & Friday 12 noon to 3:30 p.m.

**PHONE:** (860) 872-5182

**ECHN:** ext. 5182

[www.chcu.org](http://www.chcu.org)



# CHCU COMMUNICATOR

*A Quarterly Credit Union Update for Members*

## Meet the 2010 Board of Directors:

### Betty Anderson

Director of Finance,  
Duncaster, Inc.

### Nick DeFrancesco

Purchasing Consultant,  
Cost Reduction 101

### Jim Geagan

### Robin Murdoch-Meggers

Attorney – Aalkenstein,  
Meggers & Paul

### Lois Pabst

Resident Services  
Coordinator,  
Tolland Housing Authority

### Lisa Vitkus

CEO/Manager, CHCU

## Holiday Closings

### Independence Day

Saturday, July 3, 2010  
Monday, July 5, 2010  
(observed)

### Labor Day

Monday, September 6

### Columbus Day

Monday, October 11

### Veterans' Day

Thursday, November 11

### Thanksgiving Day

Thursday, November 25

### Christmas Day

Saturday, December 25

### New Year's Day

Saturday, January 1, 2011

## Opt In To Keep Enjoying Your Debit Card as you Always Have! What You Need To Know About Overdrafts and Overdraft Fees

As you may already know, we will not authorize and pay overdrafts from ATM and Debit Card transactions unless you authorize us (Opt in) to do so. Please take a moment to read the information below. You can download an Opt In form by going to our website at [www.chcu.org](http://www.chcu.org).



An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to your savings account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

## What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number

After August 15, 2010 we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

## What fees will I be charged if Community Healthcare Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30 each time we pay an overdraft.

## What if I want Community Healthcare Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions please call us at (860)643-3420 or toll free at 1-866-283-3420 or download the form and drop it off at any of our branches or mail it to:

Community Healthcare Credit Union, Inc.  
48 Haynes St.  
Manchester, CT 06040  
Or fax it to us at (860)643-3049.



This credit union is federally insured by the National Credit Union Administration



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act