

# HEALTHY FINANCIAL NEWS

Since 1959

FALL 2022



## CHCU OPEN ON SATURDAYS

CHCU has resumed Saturday hours for **TELLER TRANSACTIONS ONLY** from 9 a.m. to 12 noon. As a reminder, many transactions may be completed 24/7 by utilizing:

- Online banking and mobile app with mobile check deposit
- TransAction Line
- Online forms and loan application

Visit [www.chcu.org](http://www.chcu.org) to see all that is available and to register for online banking.

## FAST AUTO FINANCING

Whether it's a car purchase or refinancing, apply online, submit all the required documents and we'll turn your loan around with speed. Plus, we offer unbelievable low-rates and low-cost GAP and Mechanical Breakdown Protection.



Auto loan rates as low as

**2.74%** APR\*  
4-year term w/auto pay

Same rate for new, used, or refinanced autos.

Apply online at [www.chcu.org](http://www.chcu.org) and complete the entire process with e-sign or give us a call.

\*Annual Percentage Rate (APR) is based on a four-year term with a monthly payment of \$22.02 per thousand borrowed and requires auto pay. Rate is VALID ON NEW CHCU LOANS ONLY, cannot be combined with any other discount, and ends 12/31/2022, but is subject to change without notice.

## GET SOME RELIEF WITH OUR HOLIDAY LOAN SPECIAL

Rates start as low as

**5.24%** APR\*  
12-month term w/auto pay



Apply online at [www.chcu.org](http://www.chcu.org) and complete the entire process with e-sign or give us a call.

\*Annual Percentage Rate (APR) is based on a 12-month term with a monthly payment of \$86.64 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 12/31/2022, but is subject to change without notice.

**MEMBER  
APPRECIATION DAY**  
**FRIDAY,**  
**OCTOBER 14, 2022**  
**11 A.M. - 2 P.M.**



We're looking forward to seeing our members at the annual Member Appreciation Day event featuring the "Hot Dog Lady". We will have food, fun giveaways and prizes.

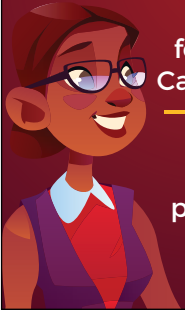
Stop by the Haynes Street office and let us show YOU our gratitude.

## DID YOU KNOW...

...we offer first mortgages to help you attain your dream home? Call us or visit [www.chcu.org](http://www.chcu.org) for rates.

...you can setup a personalized PIN for your debit card? Call 1-800-757-9848.

...you can request to skip a loan payment? Submit a form online at [www.chcu.org](http://www.chcu.org).



## VIRTUAL ANNUAL MEETING

THURSDAY, OCTOBER 27, 2022  
6:30 P.M.

All members are welcome to join us via Zoom to hear a review of 2021, get an update on what's happening and enter to win a \$200 raffle prize. The meeting link will be emailed to all members in October and will also be posted on CHCU's website. No registration is required. If you don't have access to internet, call us for phone-in instructions.

## SHOUT-OUT TO AMY

Although Amy R. is CHCU's Operations Manager, she performs so many more functions and always goes above and beyond the scope of her job, without being asked. She is a phenomenal employee and does an awesome job. We are extremely grateful for her commitment and dedication.

**Thank you, Amy!**

## MORTGAGE RATES ARE INCREASING. CONSIDER REFINANCING WITH A HOME EQUITY LOAN.

FIXED rates start as low as

# 4.25%<sup>APR\*</sup>

5-year term w/auto pay

- No Closing Costs
- No Application Fees
- FIXED Rate
- Limits up to \$100,000

Is your first mortgage near the end? Consider refinancing it with our home equity loan. The rate is low and FIXED and the process is fast and easy. Home equity loans are also a great tool to consolidate debt, pay for education, or fund a home improvement. **Apply at [www.chcu.org](http://www.chcu.org) or give us a call.**



\*Annual Percentage Rate (APR) is based on a 60-month term with a monthly payment of \$18.53 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 12/31/2022, but is subject to change without notice. Maximum loan to value 80% of appraisal value of property. If loan is cancelled, or equity requirements are not met, applicant is responsible for the appraisal fee.

### Main Office

48 Haynes Street  
Manchester, CT

Phone: 860-643-3420  
866-283-3420  
Fax: 860-643-3049

### Hours

Monday - Friday  
9 am to 4 pm  
Saturday  
9 am to 12 noon



## HOLIDAY CLOSINGS

Columbus Day - Monday, October 10, 2022  
Veterans Day - Thursday, November 11, 2022  
Thanksgiving - Thursday, November 24  
Day After Thanksgiving - Friday, November 25, 2022  
Christmas Eve - Saturday, December 24, 2022  
Christmas Day (Observed) - Monday, December 26, 2022  
New Year's Eve - Saturday, December 31, 2022  
New Year's Day (Observed) - Monday, January 2, 2023