

HEALTHY FINANCIAL NEWS

Since 1959

FALL 2023



IMPORTANT ANNOUNCEMENTS

- FEE-FREE ATM Location – Inside Manchester Memorial Hospital Lobby
- We're Changing our Hours
As of October 5, 2023, our new business hours are:
Monday, Tuesday, Wednesday, and Friday
9 am to 4 pm
Thursday - 9 am to 6 pm
Saturday - Closed

MEMBER APPRECIATION DAY

Friday, October 20, 2023

11 a.m. – 2 p.m.

48 Haynes St

Member Appreciation Day is our way to say thank you for being a member. The infamous “hot dog lady” is returning to serve her delicious hot dogs. Be sure to stop by and enjoy some food and fun.



IS A CAR PURCHASE IN YOUR FUTURE?



Check out our auto loan rates
as low as

4.24% APR*
4-year term w/auto pay

Same rate for new, used, or refinanced autos.

Don't forget to ask about our low-cost GAP and Mechanical Breakdown Protection.

*Annual Percentage Rate (APR) is based on a four-year term with a monthly payment of \$22.69 per thousand borrowed and requires auto pay. Rate is valid on NEW CHCU loans only, cannot be combined with any other discount, and ends 12/31/2023, but is subject to change without notice.

Apply for all loans online at chcu.org and complete the entire process with e-Sign. Be sure to submit your most recent paystub (and a copy of your driver's license for auto loans) to speed up the approval process.

LOCK-IN YOUR FIXED RATE WITH NO CLOSING COSTS



Home Equity Loan
rates as low as

5.75% APR*
5-year term w/auto pay

A home equity loan is a great option to fund a home remodel or to consolidate your debt into one easy payment. Loan amount up to \$100,000. Don't wait because we're in a rising rate environment.

Apply today to lock-in your rate!

*Annual Percentage Rate (APR) is based on a 60-month term with a monthly payment of \$19.22 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 12/31/2023, 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.

DID YOU KNOW...

...there is a night drop box outside our office? Use it for deposits and forms.

...your family members qualify for membership at CHCU?

...you can make your CHCU loan payment online at chcu.org?



BE READY FOR HOLIDAY EXPENSES WITH OUR HOLIDAY LOAN SPECIAL

rates as low as
6.74% APR**
12-month term w/auto pay

From gift giving to light touches on your home decor to paying for a car repair or just bulking up your cash reserve, let us help you with a Holiday Loan.

**Annual Percentage Rate (APR) is based on a 12-month term with a monthly payment of \$86.41 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 12/31/2023, but is subject to change without notice.



Apply today!
Online | Phone | In-person

VIRTUAL ANNUAL MEETING

Wednesday, November 1, 2023
6:30 pm
Via Zoom

All members are invited to join us via Zoom to hear a review of 2023, 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, please call us for phone-in instructions.

1% DOWN PAYMENT CONVENTIONAL MORTGAGE POSSIBLE

Our mortgage partner offers products that are customized to fit your needs. You may qualify for the 1% Down Payment/Conventional Mortgage.

Scan the bar code to apply.

First mortgages offered in partnership with Allanach/Mortgage Group Corporation. NMLS# 2894.



Main Office

48 Haynes Street
Manchester, CT 06040

Phone: 860-643-3420

866-283-3420

Fax: 860-643-3049

Hours

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Wednesday, and Friday

9 am to 4 pm

Thursday - 9 am to 6 pm

Saturday - Closed



CONSUMER ALERTS FROM FTC

Visit the FTC Consumer Advice page to learn about the latest consumer advice and scams – and what you can do to protect yourself.

Type consumer.ftc.gov/consumer-alerts into your browser.

Bookmark the FTC site and check it regularly.

HOLIDAY CLOSINGS

Columbus Day

Monday, October 9, 2023

Veteran's Day (observed)

Friday, November 10, 2023

Thanksgiving Day

Thursday, November 23, 2023

Day After Thanksgiving

Friday, November 24, 2023

Christmas Day

Monday, December 25, 2023

New Year's Day

Monday, January 1, 2024