

# HEALTHY FINANCIAL NEWS

Since 1959

FALL 2024



## IS A CAR PURCHASE IN YOUR FUTURE?



Check out our auto loan rates  
as low as

**4.49%** APR\*  
4-year term w/auto pay

Same rate for new, used, or refinanced autos.

Don't forget to ask about our GAP  
and Mechanical Breakdown Protection.  
It will cover you in an emergency,  
but at a lower cost compared to the dealers

\*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 12/31/2024, but is subject to change without notice.

Apply for all loans online at [chcu.org](http://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

**6%** APR\*

5-year term w/auto pay

A home equity loan is a great option to fund a large or small home remodel or to consolidate your debt into one easy payment. Loan amounts up to \$100,000. Use your home's equity to pay for renovations to your home, tuition, pay off high interest credit cards!

Contact us at 860-643-3420  
for more information or how to apply!

\*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 12/31/2024 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.

## LET US SAY THANK YOU. MEMBER APPRECIATION DAY.

Friday, October 18, 2024  
11 a.m. - 2 p.m.  
48 Haynes St

The infamous "hot dog lady" is returning to serve hot dogs at our annual Member Appreciation Day. All CHCU members are invited to stop by and enjoy some food and fun. Hope to see you.

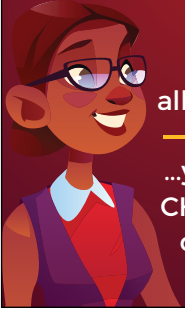


## DID YOU KNOW...

...our Debit Card fraud prevention processor will text and call you to verify transactions?

...we currently pay .50% dividend on all savings accounts?

...you can make your CHCU loan payment online at [chcu.org](http://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 12/31/2024, but is subject to change without notice.



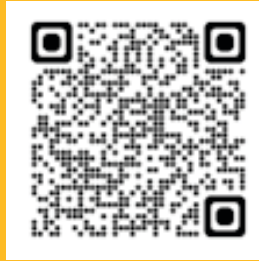
**Apply today!**  
Online | Phone | In-person

## 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 Allnach/Mortgage Group Corporation.  
NMLS# 2894.



## VIRTUAL ANNUAL MEETING

Wednesday, November 6, 2024

6:30 pm

Location - Zoom

All members are invited to attend CHCU's Annual Meeting to hear a review of 2023 and enter the \$200 raffle.

**The meeting will be held in-person and via Zoom.**

To attend remote, watch your email inbox for registration and Zoom meeting link.

## Main Office

48 Haynes Street  
Manchester, CT 06040  
Phone: 860-643-3420

866-283-3420

Fax: 860-643-3049

### Hours

Monday, Tuesday,  
Wednesday, and Friday  
9 am to 4 pm  
Thursday - 9 am to 6 pm



## SKIP-A-PAYMENT?

When holiday expenses pile up, consider skipping your December loan payment. Skip-A-Payments may be completed and are available online at [www.chcu.org](http://www.chcu.org), click on the Online Services tab at the top of our website, and choose Online Applications and complete the form!

**Please see form for further details or contact us at 860-643-3420.**

## HOLIDAY CLOSINGS

### Columbus Day

Monday, October 14, 2024

### Veteran's Day (observed)

Monday, November 11, 2024

### Thanksgiving Day

Thursday, November 28, 2024

### Day After Thanksgiving

Friday, November 29, 2024

### Christmas Eve (9-12)

Tuesday, December 24, 2024

### Christmas Day

Wednesday, December 25, 2024

### New Years Eve

Tuesday, December 31, 2024

### New Year's Day

Wednesday, January 1, 2025