

HEALTHY FINANCIAL NEWS

Since 1959

NEWS

SPRING 2022



HOW CAN YOU REDUCE YOUR AUTO LOAN PAYMENT?

By refinancing. Many CHCU members have saved money by refinancing their auto loan from another institution, let us see if we can save you money too. Plus, we offer the same auto protection add-ons available at dealerships, but at a lower cost.

Auto Loans
rates as low as
1.99% APR*
4-year term w/auto pay



Apply today by scanning the QR code below or visit our website at www.chcu.org.

If you're in the market for a car, our rates are the same for new, used, or refinanced autos.

*Annual Percentage Rate (APR) is based on a four-year term with a monthly payment of \$21.69 per thousand borrowed and requires auto pay. Rate is valid on NEW CHCU loans only, cannot be combined with any other discount, and ends 6/30/2022, but is subject to change without notice.



SPRING LOAN SPECIAL

rates start as low as
4.49% APR*
12-month term w/auto pay

We offer the affordable rate. You determine how to use the funds. A new entertainment center, spruce up your outdoor space, or consolidate your credit card debt... the choice is yours.



Loan application process is quick and easy because we're local!

*Annual Percentage Rate (APR) is based on a 12-month term with a monthly payment of \$85.37 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 6/30/2022, but is subject to change without notice.

HOME EQUITY LOANS NOW UP TO \$100,000

FIXED rates
start as low as
3.5% APR*
5-year term w/auto pay

• No Closing Costs • No Application Fees

Tap into the equity in your home to fund your next remodel, to consolidate debt, or to take a special vacation. The rate is low and the process is fast and easy. Apply at www.chcu.org or give us a call.



*Annual Percentage Rate (APR) is based on a 60-month term with a monthly payment of \$18.19 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 6/30/2022, 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.

DID YOU KNOW...

...CHCU can issue you a temporary debit card on the spot? A permanent card will follow in the mail.

...you can deposit checks to your CHCU account on our mobile app?

...you can make online payments to your CHCU loan from any financial institution at www.chcu.org



IT'S A GREAT TIME FOR YOUR FAMILY & FRIENDS TO BECOME CHCU MEMBERS!

Now thru June 30, 2022, each new member that opens an account will win a cash prize from spinning CHCU's "Wheel of Cash". The wheel is setup in the lobby, and each spin is guaranteed a cash prize.

Don't keep CHCU a secret, let all your family and friends know about the excellent products and service you've enjoyed. Have your family and friends visit the Online Application page at www.chcu.org to complete the membership application. Once account is open and funded, new member gets to spin for cash!



VACATION CLUB DISBURSEMENT

Vacation club account balances will be transferred to your savings or checking accounts on Thursday, May 12, 2022. The Club account is a simple, painless way to save for your next vacation.

Club runs from May to May and deposits are made via payroll deduction or direct deposit. Open an account today.



LOOKING TO BUY A HOME? WE OFFER MORTGAGE ADVICE!

A mortgage representative will be available on Thursday, April 7, 2022 at our Haynes Street branch to hold individual mortgage consultations and answer your questions. Appointments are required and availability is limited. Please call 860-643-3420 or email info@chcu.org to reserve a space today.

ALERT: CHCU Debit Cardholders

Debit card transactions will be in stand-in mode June 4 and June 5, 2022 due to a software upgrade. This may impact transactions that require a balance authorization to process. We apologize for the inconvenience.

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



Mobile Wallet Available for both CHCU Visa and Debit Card

Add your CHCU cards to your mobile wallet then just tap and pay!
It's a SAFE, SECURE, and FAST option.



HOLIDAY CLOSINGS

Good Friday
Friday, April 15, 2022

Memorial Day
Saturday, May 28, 2022
& Monday, May 30, 2022

Independence Day
Saturday, July 2, 2022
& Monday, July 4, 2022