

HEALTHY FINANCIAL NEWS

Since 1959

NEWS
SPRING 2023



WE'LL PUT YOU BEHIND THE WHEEL FAST!

We pride ourselves on the quick turn-around of our loan approval process. For fastest service, apply online and be sure to submit your most recent paystub and a copy of your driver's license. Don't forget, we offer the same auto protection add-ons available at dealerships, but at a lower cost.

Auto Loans
rates as low as
3.74% APR*
4-year term w/auto pay



Same rate for new, used, or refinanced autos.

*Annual Percentage Rate (APR) is based on a four-year term with a monthly payment of \$22.46 per thousand borrowed and requires auto pay. Rate is valid on NEW CHCU loans only, cannot be combined with any other discount, and ends 6/30/2023, but is subject to change without notice.

EXTRA CASH FOR EVERYDAY NEEDS

Spring Loan Special
rates as low as

6.24% APR*
12-month term w/auto pay



For your personal needs... weddings, vacations, special projects, or everyday expenses.

Apply online and submit your most recent paystub for faster processing.

*Annual Percentage Rate (APR) is based on a 12-month term with a monthly payment of \$86.18 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 6/30/2023, but is subject to change without notice.

Apply for all loans online at www.chcu.org and complete the entire process with e-Sign. Be sure to submit your most recent paystub to speed up the approval process.

SHARE THE BENEFITS OF CHCU AND GET REWARDED!

We know you love the better loan rates, lower fees, and service you get at CHCU, so now tell a friend or family member and get rewarded. Each time you make a referral, you pick a flower stem from the colorful bouquet on display at our branch. Each stem has a cash-prize value, one lucky stem is worth \$100. Each new member also picks a flower, so you both win.

Too busy to stop at the branch to pick your flower? No worries, we'll pick one on your behalf and deposit the cash into your savings account. Simply have the person you refer mention your name when opening their new account.

One flower may be picked per new member but referring member* gets one for each referral they make. Go ahead and refer a whole bunch! Your friends and family will be grateful. All new members must meet CHCU eligibility requirements.

*Referring member gets rewarded after new member funds the account. Flowers are not part of reward and are returned to the bouquet. Campaign ends June 30, 2023.

DID YOU KNOW...

...the Federal Trade Commission has a website dedicated to consumer fraud and how to protect yourself? Stay informed, visit consumer.ftc.gov.

...a popular scam is to receive request to pay utility bill with gift cards? Don't fall for it.

...CHCU offers Skip-a-Payment option for loans? Complete the form online.



LET YOUR HOUSE PAY YOU BACK

Turn the equity in your home into an affordable home equity loan that can be used for a home remodel, college tuition, well-deserved vacation or to consolidate your debt.



Home Equity Loans
rates as low as
5.25% APR*
5-year term w/auto pay

- No Closing Costs
- No Application Fees
- LOW, FIXED Rate

Apply today!
Online | Phone | In-person

*Annual Percentage Rate (APR) is based on a 60-month term with a monthly payment of \$18.99 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 6/30/2023, 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.

IMPORTANT

Vacation Club Disbursement

Vacation club account balances will be transferred to your savings or checking accounts on Thursday, May 11, 2023. 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.

Summer Hours

Starting June 17, 2023, CHCU will be closed on Saturdays for the summer. Regular Saturday hours will resume on September 16. For your convenience, you can access your account 24/7 with our eServices (online banking, mobile app, and TransAction line) and you may apply for a loan and submit most forms electronically on our website. Visit www.chcu.org.

RGH ATM Update

As of June 18, 2023, the ATM at Rockville General Hospital will no longer be affiliated with CHCU and CHCU members will be charged a transaction fee and an ATM surcharge fee. The ATM owner will decide future plans for this ATM location. CHCU members may continue to utilize the Allpoint network for surcharge-free ATMs. A CHCU ATM transaction fee applies, refer to our Fee Schedule available at www.chcu.org for details. Allpoint network has over 55,000 ATM locations worldwide. Please use our ATM locator available at www.chcu.org to find a convenient surcharge-free ATM.

March Paper Statement for All

All CHCU members received a complimentary March paper statement due to our required member verification process. Please see message on the statement for more details.

Main Office

48 Haynes Street
Manchester, CT

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

Hours

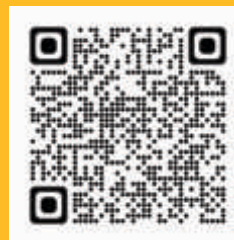
Monday - Friday
9 am to 4 pm
Saturday
9 am to 12 noon



Insurance Savings for our Members

CHCU members could save hundreds of dollars on home and auto insurance through our partnership with Liberty Mutual Insurance which is made available by the TruStage Auto & Home Insurance Program.

Let the pros find the best rate and calculate your savings. To get started, scan the QR code or call or email Amy at 860-643-3420, ARussotto@chcu.org.



HOLIDAY CLOSINGS

Good Friday
Friday, April 7, 2023

Memorial Day
Saturday, May 27, 2023
& Monday, May 29, 2023

**Juneteenth National
Independence Day**
Monday, June 19, 2023

Independence Day
Tuesday, July 4, 2023