

# HEALTHY FINANCIAL NEWS

Since 1959

SPRING 2024



**REMINDER:** Digital Banking Upgrade went live on February 13, 2024. If you haven't already downloaded the new mobile banking app, download it today at your app store.

**LET CHCU SHOW YOU  
THE FINANCING!  
LET THE DEALERSHIPS  
SHOW YOU THE CAR!**



At CHCU, we're experts on auto financing. So come to us before you start shopping for a car. Plus, we offer the same auto protection add-ons available at dealerships, but at a lower cost.

**Auto Loan Rates as Low as**

**4.49%** 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 \$22.80 per thousand borrowed and requires auto pay. Rate is valid on NEW CHCU loans only, cannot be combined with any other discount, and ends 6/30/2024, but is subject to change without notice.

**Apply for all loans online at [www.chcu.org](http://www.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 to speed up the approval process.**

**OUR SPRING LOAN SPECIAL  
CAN HELP WITH EXPENSES.**

**Spring Loan Special Rates as Low as**

**6.74%** APR\*\*  
12-month term w/auto pay



Special celebrations, vacations, home projects, or just everyday expenses, our Spring Loan Special can help you fund these smaller expenses.

\*\*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 6/30/2024, but is subject to change without notice.

## BONUS DIVIDEND PAYOUT

CHCU's Board of Directors approved a bonus dividend payout of .50% for 4th quarter 2023 in the form of a higher dividend rate on share accounts. The bonus dividend was posted to members share account on December 31, 2023.

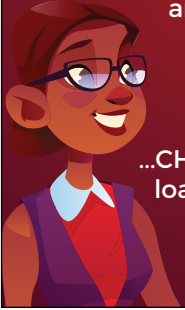
CHCU experienced phenomenal financial performance in 2023 and this was our way of giving back to you. Our strong performance is directly attributed to the loyal members, hard-working staff and the leadership and management. It was a great way to end the year.

## DID YOU KNOW...

...email was the #1 contact method for scammers in 2023? Find out more at <https://shorturl.at/mIW58>.

...you can control your debit and credit card with CardValet? Visit our website for details.

...CHCU offers an online loan payment option? Click on the **PAY YOUR CHCU LOAN** at [chcu.org](http://chcu.org)



## TAP INTO THE EQUITY IN YOUR HOME TO HELP FUND LIFE'S MAJOR EXPENSES.

Wedding, vacation, education, debt consolidation... let the equity in your home help finance these large expenses.

**Home Equity Loan Rates as Low as**

**6%** APR\*  
5-year term w/auto pay

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

\*Annual Percentage Rate (APR) is based on a 60-month term with a monthly payment of \$19.33 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 6/30/2024, 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.



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

## REFER A MEMBER AND POCKET SOME \$\$!

Go ahead, refer a friend, family member or co-worker, and pocket some cash. Each time you make a referral, pick a flower stem from the bouquet on display at our branch, each stem has a cash-prize, one lucky stem is worth \$100. Each new member also picks a flower, so you both win.

If you're too busy to stop at the branch to pick your flower, 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! 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, 2024.

## 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



## VACATION CLUB DISBURSEMENT

Vacation club account balances will be transferred to your savings or checking accounts on Thursday, May 9, 2024. 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.

## HOLIDAY CLOSINGS

**Memorial Day Weekend**  
Monday, May 27, 2024

**Juneteenth National  
Independence Day**  
Wednesday, June 19, 2024

**Independence Day**  
Thursday, July 4, 2024