

HEALTHY FINANCIAL NEWS

Since 1959

SUMMER 2024



CHCU is open Thursdays until 6 p.m.

LOOK AT CHCU FIRST

CHCU is the best place to finance (or refinance) your vehicle. We have super low rates with flexible terms. Plus, compared to dealerships, we offer lower cost GAP and Mechanical Breakdown Protection.

**Auto Loans
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 9/30/2024, but is subject to change without notice.

MAKE CHCU PART OF YOUR SUMMER PLANS



**Summer Loan Special
rates as low as**

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

Got fun summer plans? Before you start swiping to pay for them, apply for CHCU's Summer Loan Special. We offer super low rates, easy application process and a loan will keep you on budget.

**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 9/30/2024, 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 and a copy of your driver's license to speed up the approval process.

READY TO TACKLE THAT HOME PROJECT?

**Home Equity Loans
rates as low as**

6.0% APR***
5-year term w/auto pay

Are you ready to take on a home improvement project, pay for college tuition or consolidate your debt. A home equity loan can help with the funding. You will benefit from:

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



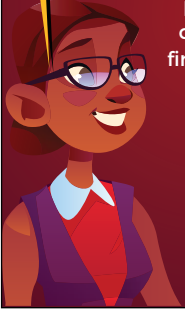
***Annual Percentage Rate (APR) is based on a 60-month term with a monthly payment of \$19.33 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 9/30/2024, but is subject to change without notice. Maximum loan 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.

DID YOU KNOW...

...family members are eligible to join CHCU?

...you can make your CHCU loan payment with a debit or credit card from another financial institution? Click **PAY YOUR LOAN** at chcu.org.

...CHCU Visa credit and debit cards are mobile wallet enabled? Add your cards to your wallet today.



What's a verification code and why would someone ask me for it?

When you log into your bank or credit card account, you might get a text message or email with a verification code. You then enter it at the login screen to confirm it's really you. That's a form of two-factor authentication that adds a layer of security to your account — and keeps would-be scammers and hackers out.

Your account password and a verification code work together, like the lock on your doorknob and a deadbolt lock. If you unlock the doorknob but not the deadbolt, you can't get in. Likewise, if you know the account password but not the verification code, you can't get in.

The same goes for scammers trying to get into your account. To break into your account, scammers need both keys. That's why they try to trick you into sharing your verification code.

Scammers pretend to be someone you can trust, and say they've discovered a problem with one of your accounts — or that someone's using your identity. They may know some things about you and sound very convincing. They may even be very sympathetic to your problem: offering to help you set things right... and then asking for your verification code to get into your account.

If you give them the code, they can log into your account and transfer all the money out of your savings or investment accounts.

Never give your verification code to someone else. It's only for you to log into your account. Anyone who asks you for your account verification code is a scammer. If someone asks you for your verification code, don't engage. Hang up. Block their number. Stop texting them. Then report them to the FTC at ReportFraud.ftc.gov.

If you're worried there's a problem with your CHCU account, contact us at 860-643-3420. Never use the number the caller gave you; it'll take you to the scammer.

Anatomy of an Imposter Scam

Anyone who asks you for your account verification code is a scammer.

Never share it.

FEDERAL TRADE COMMISSION

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



COMING IN 2025...REMOTE DEPOSIT CAPTURE

In 2025, as part of our planned core system upgrade, we will bring remote deposit capture (mobile check deposit) back to the mobile app. Stay tuned for more information.

DISCOUNT MOVIE PASSES

Cinemark discount movie passes available.
Stop by our office to purchase.



HOLIDAY CLOSINGS

Independence Day
Thursday,
July 4, 2024

Labor Day
Monday,
September 2, 2024

Columbus Day
Monday,
October 14, 2024