

HEALTHY FINANCIAL NEWS

Since 1959

WINTER 2023



MESSAGE FROM CEO

It seems unbelievable, but March 2023 marks my 40th anniversary as CEO/Manager of CHCU. Over the years, I have helped many wonderful members buy their first car, purchase a home, start savings accounts for their children, save for a special vacation and so much more. I have come to know the members personally and am proud to refer to many as friends. I look forward to continuing to serve your financial needs in 2023 and beyond. Wishing everyone a happy and healthy year!



Lisa Vitkus, CEO/Manager

MOST COMPETITIVE AUTO LOAN RATES AROUND

rates as low as
3.24% APR*
4-year term w/auto pay



Same rate for new, used, or refinanced autos.
Plus, we offer the same auto protection add-ons available at dealerships, but at a lower cost.

*Annual Percentage Rate (APR) is based on a four-year term with a monthly payment of \$22.24 per thousand borrowed and requires auto pay. Rate is valid on NEW CHCU loans only, cannot be combined with any other discount, and ends 3/31/2023, but is subject to change without notice.

HOME EQUITY LOANS

rates as low as
4.75% APR*
5-year term w/auto pay



- No Closing Costs
- LOW, FIXED Rate
- Great Alternative to 1st Mortgage

*Annual Percentage Rate (APR) is based on a 60-month term with a monthly payment of \$18.76 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 3/31/2023, 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.

NEW YEAR. NEW DEBT. NEW PLAN.

Try consolidating your debt into
one easy, low payment.
Debt Consolidation Loan Special

rates as low as
5.74% APR*
12-month term w/auto pay



*Annual Percentage Rate (APR) is based on a 12-month term with a monthly payment of \$85.95 per thousand borrowed and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 3/31/2023, but is subject to change without notice.

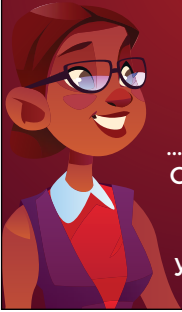
Apply for loans at www.chcu.org and complete the entire process online. Be sure to submit your most recent paystub to speed up the approval process.

DID YOU KNOW...

...we will never ask for your PIN or Multi-factor authentication code.

...the IRS won't text you about your tax refund? If you receive such a text, it's a scammer phishing for information.

...you can control your CHCU Visa debit card with the CardValet app? Download at your app store today.



WINNERS! WINNERS! WINNERS!

Congratulations to the following members:

June E
winner \$50 prize from fall 2022 hours survey

Sue K
winner \$100 prize from Member Appreciation Day "Wheel of Cash"

Richard H
winner of \$200 prize from Annual Meeting raffle



Pictured: Sue K - winner from Member Appreciation Day

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 contact Amy at **860-643-3420, ARussotto@chcu.org.**



Liberty Mutual
INSURANCE



IN THE COMMUNITY...

CHCU prides itself in supporting local organizations. In 2022, CHCU donated to Rebuilding Together Manchester, Manchester Police Explorers, CT Foodshare and Manchester Area Conference of Churches (MACC).

Additionally, the 2022 Holiday Trim the Tree Giving Program raised over \$200 from member donations that will benefit MACC. Thank you to all who participated!

Main Office

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Manchester, CT

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Hours

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



FIRST MORTGAGES AVAILABLE

CHCU offers a variety of first mortgage programs to meet our member's home loan needs. Visit the Real Estate Loans Page at CHCU.ORG for rates and details.

CHCU LOAN PAYMENT PORTAL

Pay your CHCU loan online with funds from another institution.

Click on the **PAY NOW** link at www.chcu.org.

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday,
January 16, 2023

Presidents' Day
Monday,
February 20, 2023