

# HEALTHY FINANCIAL NEWS

Since 1959

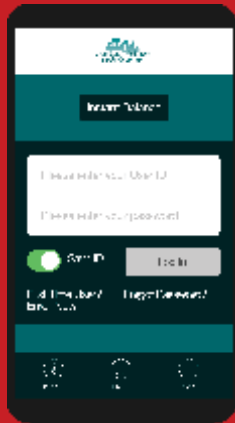
WINTER 2024



## DIGITAL BANKING UPGRADE COMING JANUARY 23, 2024!

We're excited to bring you an all-new online banking system and mobile banking app. Starting January 23, members will experience a simpler, easier-to-use interface featuring upgraded security, improved navigation, and a fresh, modern design. Visit our Digital Upgrade page at [CHCU.org](http://CHCU.org) and check your email for upgrade details.

**Prepare now.** Please make sure we have your current email and mobile phone # on file. Additionally, know your current login credentials (Logon ID/User ID, Security Code/Password, security question answers.) This will facilitate the transition to the new system and prevent disruption to the service.



## INSURANCE SAVINGS FOR OUR MEMBERS

You could save hundreds of dollars on home and auto insurance through our partnership with Liberty Mutual Insurance.

Scan the  
QR code  
for details.



## AUTO LOAN RATES TO SAVE YOU MONEY



Rates as low as

**4.49%** APR\*\*  
4-year term w/auto pay

Same rate for new, used, or refinanced autos.

Our auto loan rates beat the competition. 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 \$22.80 per thousand borrowed and requires auto pay. Rate is valid on NEW CHCU loans only, cannot be combined with any other discount, and ends 3/31/2024, but is subject to change without notice.

## REVIEW YOUR DEBT. CONSOLIDATE. SAVE.



Debt Consolidation Loan Special  
rates as low as

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

Consolidating your debt into one easy, low payment may save you money and it adds convenience.

\*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 3/31/2024, but is subject to change without notice.

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

## DID YOU KNOW...

...there is a fee-free ATM in the Manchester Memorial Hospital lobby?

...you can pay your CHCU loan online with funds from another institution?

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



## MAKING DREAMS POSSIBLE WITH A HOME EQUITY LOAN

rates as low as

**6%** APR\*

5-year term w/auto pay

- No Closing Costs
- LOW, FIXED Rate
- Use funds for your home project, education or a dream vacation



\*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 3/31/2024, 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.

## FALL EVENTS RECAP

Congratulations to the lucky winners from our recent fall events.

### Member Appreciation Day

Members got to spin the lottery ticket wheel. Those who didn't get a winning scratch-off ticket were entered into a raffle. Congratulations to Melissa D. and Shelby M., the raffle prize winners.

### Annual Meeting

Members who attended the meeting were entered into a raffle. Congratulations to Rick H., the lucky winner.

## IN THE COMMUNITY

In support of the community, CHCU made donations to these organizations in 2023:

- Beat Parkinson's Today
- CT Foodshare
- Lutz Children's Museum - Farm Day
- Manchester Rotary Club



## 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



## FIRST MORTGAGES AVAILABLE

CHCU offers a variety of first mortgage programs, including conventional mortgages for 2-4 unit owner occupied homes.

Visit the Real Estate Loans Page at [CHCU.ORG](http://CHCU.ORG) to access rates and details.

## HOLIDAY CLOSINGS

**Martin Luther King, Jr. Day**

Monday, January 15, 2024

**Presidents' Day**

Monday, February 19, 2024

**Good Friday**

Friday, March 29, 2024