

# HEALTHY FINANCIAL NEWS

Since 1959

WINTER 2025



## BUDGET & SAVE IN THE NEW YEAR WITH A SHARE CERTIFICATE WITH CHCU!

We are bringing back our Share Certificate program this year!  
Visit us online at [www.chcu.org](http://www.chcu.org) for rates and information!

## 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 and requires auto pay. Rate is valid on NEW CHCU loans only, cannot be combined with any other discount, and ends 3/31/2025, 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 for auto loans) to speed up the approval process.

## FEELING SWAMPED BY THOSE HOLIDAY BILLS?

### Debt Consolidation Loan Special



rates as low as  
**6.49%** APR\*\*  
12-month term w/auto pay

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

\*Annual Percentage Rate (APR) is based on a 12-month term and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 3/31/2025, but is subject to change without notice.

## 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.



## HOME EQUITY LOAN, MAKING DREAMS POSSIBLE

rates as low as  
**5.50%** 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 and requires auto pay. Rate may be higher based on credit history, cannot be combined with any other discount, and ends 3/31/2025, 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 Darby K., the raffle winners.

### Annual Meeting

Members who attended the meeting were entered into a raffle. Congratulations to Kevin T. the lucky winner.

## IN THE COMMUNITY...

CHCU is proud to be part of the Manchester Community. To support our neighbors, in 2024, CHCU donated to the following organizations:

- Rebuilding Together Manchester
- Manchester Police Explorers
- CT Foodshare
- Manchester Area Conference of Churches (MACC).
- Beat Parkinson's Today
- Manchester Rotary



## 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 20, 2025

Presidents' Day

Monday, February 17, 2025

Good Friday

Friday, April 18, 2025