

## LENDING PRODUCTS

### FIRST MORTGAGE REFINANCE LOANS

Choose from a variety of different mortgage options to meet your refinancing needs. CSE can tailor a loan to fit your budget while giving you great rates and flexible terms. And even better, CSE does not charge closing costs, attorney fees or origination fees.

### HOME EQUITY LOANS

Borrow from the equity you've built up in your home with a low, fixed rate. As with our first mortgage refinance, we do not charge closing costs, attorney fees or origination fees.

### FIRST MORTGAGES

Through our partnership with Mortgage Markets CUSO, CSE provides options for home purchase mortgages.

### PERSONAL LOANS

This flexible loan allows you to choose the reason for your loan, such as a large purchase, vacation or education costs.

### VACATION/HOLIDAY LOANS

Borrow up to \$15,000 and repay at a low rate over the course of one or two years.

### AUTO LOANS

With a CSE Auto Loan, you can purchase your car with no down payment, flexible terms and up to 125% financing. Affordable GAP Protection is also available.

### VISA CREDIT CARDS

Compare our VISA card to ordinary credit cards and see why our members carry CSE's VISA card. It offers everything you need in a credit card without any of the gimmicks: no annual fee, no transfer fee, a low fixed Annual Percentage Rate, and free fraud protection.

### SHARE SECURED LOANS

Borrow the funds you need and secure the loan with funds on deposit at the credit union.

## LENDING PRODUCTS (CONTINUED)

### FREE LOAN PROTECTION INSURANCE

For most of our loans, we provide life insurance up to \$10,000 to our borrowing members at no direct member cost. Disability insurance is also available.

## SAVINGS AND INVESTMENT ACCOUNTS

### SHARE ACCOUNTS (SAVINGS)

Your share account is the first account you open with your \$25 deposit. Our quarterly dividends are typically higher than banks and other thrift organizations.

### SHARE DRAFT ACCOUNTS (CHECKING)

Our checking accounts not only are free, but they also earn quarterly dividends. There is no monthly service charge and no per check charge.

### SHARE CERTIFICATES

Secure a great fixed rate for a specific term ranging from 3 to 36 months.

### CLUB ACCOUNTS

Take advantage of one or all of our dividend-earning Club Accounts at the credit union: Christmas Club, Vacation Club and Special Purpose accounts.

### INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

Build a secure retirement with a Traditional or Roth IRA. We offer regular savings accounts and certificates for both plans.

### COVERDELL EDUCATION SAVINGS ACCOUNTS

Start saving for your student's education. Interest accumulates and is distributed tax-free when used to pay for qualified education expenses.

## LOCATIONS & PHONE NUMBERS

### Hartford | Main Headquarters

84 Wadsworth St, Hartford, CT 06106

**Member Services:** (860) 522-5388

**Loans:** (860) 522-7147

## HOURS

### Hartford

Monday - Friday  
9:00AM - 4:00PM

### Hartford Drive-Thru

Monday - Friday  
8:30AM - 4:00PM

### Branch Hours

Monday - Friday  
9:30AM - 4:00PM

### State Paydays Drive-Thru

8:30AM - 5:00PM  
(Hartford Only)

## BRANCH OFFICES

### MIDDLETOWN

Connecticut  
Valley Hospital  
P.O. Box 2485  
Middletown, CT 06457  
(860) 347-0479

### NEW HAVEN

1666 Litchfield Turnpike  
Woodbridge, CT 06525  
(203) 397-2949

### NEWINGTON

2434 Berlin Turnpike  
Newington, CT 06111  
(860) 667-7668

### NORWICH

Uncas on Thames  
401 West Thames St  
Norwich, CT 06360  
(860) 889-7378

### STORRS

1244 Storrs Rd  
Storrs, CT 06268  
(860) 429-9306

### SOUTHBURY

Southbury  
Training School  
P.O. Box 644  
Southbury, CT 06488  
(203) 267-7610

Visit our website at  
**WWW.CSECREDITUNION.COM**  
for more information

# CONNECTICUT STATE EMPLOYEES CREDIT UNION

## MEMBERSHIP BENEFITS



# THE BENEFITS OF A CSE MEMBERSHIP

**Chartered in 1946, Connecticut State Employees Credit Union (CSE) is a member-owned credit union with seven locations across Connecticut. CSE offers products and services to help members achieve financial success.**

Although CSE's services are similar to a bank, our philosophy is quite different. As a member-owned, not-for-profit institution, CSE is run strictly for the benefit of our members. CSE profits are returned to members in the form of higher dividends on share accounts (savings), lower rates on loans, the lowest possible fees and many free services. Everyone benefits from the success of CSE Credit Union.

## MEMBERSHIP ELIGIBILITY

Membership in CSE Credit Union is open to all full and part-time employees of the State of Connecticut and family members of members. Family members include parents, spouses, children, siblings, grandparents, cousins, nieces, nephews, aunts, uncles, in-laws, step-relatives and household members (persons living in the same residence maintaining a single economic unit).

Our philosophy "Once a Member, Always a Member" means that you can keep your membership with CSE even if you move out of state, switch jobs or retire.

## JOINING IS EASY!

To become a member, complete an application form and include a refundable deposit of \$25. Current State employees must provide a paystub or State ID. When applying in person, two forms of valid ID are required, one of which must be a photo ID.

The \$25 deposit represents your share in the Credit Union and is held on deposit as long as you're a member.

## ELECTRONIC SERVICES

### CSe-Banking

Access your account information, sign up for eStatements, transfer funds, and pay bills 24 hours a day, 7 days a week.

### myCSE MOBILE APP

You can perform a variety of financial transactions from your phone or tablet. Download myCSE from the App Store or Google Play.

### MOBILE DEPOSIT

Deposit your checks to your savings or checking account using your camera on your mobile device or tablet through the myCSE mobile app.

### ZELLE®

Send funds to family and friends quickly and safely from your CSe-Banking account or myCSE mobile app.

## OTHER CONVENIENCE SERVICES

### VISA DEBIT CARD

A CSE Credit Union Debit Card provides convenient, secure access to your checking account at all times. Our VISA Debit Card can be used to make purchases anywhere VISA is accepted or it can be used for cash access at ATMs.

### TELEPHONE TELLER

Get account information and perform transactions 24 hours a day via a touchtone phone.

### PAYROLL DEDUCTION

If you are a current or retired State employee, you may have a portion of your paycheck allocated to different CSE accounts such as checking, club accounts and loans.

### SHARED BRANCH NETWORK

If you aren't near a CSE branch, don't worry! We belong to the CO-OP Shared Branching Network. You can access your CSE account at over 5,000 credit union locations nationwide participating in the CO-OP Shared Branch Network. You can perform a variety of transactions including withdrawals, deposits, transfers and loan payments.

### SURCHARGE-FREE ATM NETWORKS

Make withdrawals without a surcharge at any CO-OP ATM.

### DIRECT DEPOSIT

Save time and enjoy peace of mind by having your paycheck, State of CT retirement check, Social Security or other recurring checks set up on direct deposit.

## DIVIDENDS

A quarterly dividend is paid to shareholders of record. The dividend is declared by the Board of Directors and the amount is determined by the earnings of the credit union. CSE Credit Union has paid a dividend every year since 1946.



## YOUR SAVINGS ARE INSURED

All accounts are insured up to at least \$250,000 by the National Credit Union Administration (NCUA), an agency of the Federal Government. IRAs are insured separately to \$250,000.

