

CONNECTICUT STATE EMPLOYEES CREDIT UNION

Chartered in 1946, Connecticut State Employees Credit Union (CSE) is a full-service, not-for-profit financial institution with seven locations across Connecticut. As a member-owned 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. Some of CSE's products and services include:

- **Share Accounts (Savings)** – Our dividend rates rank among the highest in the industry (1.77 % APY* as of last dividend).
- **Certificates of Deposit (CDs)** – We offer a range of CDs with rates as high as 2.63% APY.
- **Share Draft Accounts** – Our free checking also earns high quarterly dividends.
- **CSe-Banking** – Our free online and bill payment service allows you to access your account information, make online transactions and pay bills 24 hours a day, 7 days a week.
- **E-Statements** – You can opt out of paper statements by signing up for free e-Statements.
- **VISA Debit Cards** – CSE's VISA Debit cards are accepted anywhere VISA is accepted.
- **VISA Credit Cards** – CSE's VISA Credit card offers everything you need in a credit card without any of the gimmicks: no annual fee, no transfer fee, a low fixed APR and free fraud protection.
- **Individual Retirement Accounts (IRA)** – We offer both Traditional and Roth IRAs with rates as high as 2.69% APY.
- **First Mortgage Refinance Loans & Home Equity Loans** – We offer low-rate home loans without closing costs, origination fees or points.
- **Home Purchase Mortgages** – We partner with Mortgage Markets Credit Union Service Organization (MMCUSO) to provide CSE members with access to home purchase mortgages with terms up to 30 years.
- **Auto Loans** – Purchase a new or used car with up to 125% financing. Rates are as low as 2.49% APR.**
- **CO-OP Shared Branch Network** – When you aren't near a CSE branch, you can do your banking at one of over 5,000 credit union locations nationwide participating in the CO-OP Shared Branch Network.
- **CO-OP Surcharge-Free ATM Network** – You are not charged a fee for ATM withdrawals when you visit a CO-OP surcharge-free ATM. There are nearly 30,000 CO-OP ATMs nationwide.

For a listing of all of our products and services, please visit our website at www.CSECreditUnion.com. We have 7 conveniently-located offices to serve you.

Newington
2434 Berlin Tpke
860-667-7668

Hartford
84 Wadsworth St
860-522-5388

Middletown
Conn. Valley Hospital
860-347-0479

New Haven
1666 Litchfield Tpke, Woodbridge
203-397-2949

Norwich
Uncas on Thames
860-889-7378

Storrs
1244 Storrs Rd
860-429-9306

Southbury
Southbury Training School
203-267-7610

