Great Rates Wherever The Road Takes You...

New Car Rate 2.49% APR*

Used Car Rate 2.99% APR

*Annual Percentage Rate. Certain restrictions apply. Cannot be applied toward existing CSE car loans. Cannot be combined with any other offer. Rate is subject to change at any time.

Quick Tip: Sign up for eStatements by 12/31/2022 and earn a $10 bonus. See inside cover for details!
Enroll in Free eStatements and Earn a $10 Bonus!

eStatements are secure, easy, and FREE. And we will reward you a $10 bonus just by being enrolled in eStatements this year.

To enroll, first sign up for CSe-Banking, our online banking service, and then click on eStatements. Call any of our offices for assistance.

One $10 Bonus per primary number. IRAs are excluded. Applies to current and new eStatement enrollees. Funds will be deposited into the share account of the account holder within 45 days of enrolling. Once enrolled in eStatements, paper statements will no longer be mailed. Promotion ends 12/31/2022.

New Website Coming This Fall

Later this fall we will be launching our new website! Our new website is optimized for easy use on any device including your smartphone, tablet, or desktop computer. Enjoy better navigation and convenient new features designed to improve your online experience.

Annual Meeting

Our Annual Meeting will be taking place in mid-January. You are now invited to propose resolutions to be considered by the membership at the Annual Meeting. Resolutions must be submitted to the Resolutions Committee, 84 Wadsworth Street, Hartford, CT 06106 for review by November 4, 2022. Include your name, member number, and signature.

Toys for Tots

CSE will once again be participating in the Toys for Tots holiday drive sponsored by the Marine Corps Reserve. Beginning in mid-November, we will be collecting new, unwrapped toys for children up to 17 years of age. Tax-deductible checks or money orders made out to “Toys for Tots Foundation” will also be gladly accepted.

2022 Christmas Clubs

2022 Christmas Club Savings plus dividends will be transferred to your share account the week ending October 14, 2022.
CSE Dividend Rates

<table>
<thead>
<tr>
<th>3rd Quarter</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Savings</td>
<td>1.00%</td>
<td>1.01%</td>
</tr>
<tr>
<td>Share Drafts (Checking)</td>
<td>0.25%</td>
<td>0.25%</td>
</tr>
<tr>
<td>Club Accounts</td>
<td>0.50%</td>
<td>0.50%</td>
</tr>
</tbody>
</table>

Minimum Regular Share Balance: $25.00

The annual percentage yield is accurate as of the last dividend declaration date. Rates may change after the account is opened. Fees or other conditions may reduce the earnings on the account.

CSE Dividend Rates

Holiday Closings

Columbus Day
Monday, October 10, 2022

Veterans’ Day
Friday, November 11, 2022

Thanksgiving Day
Thursday, November 24, 2022

Christmas Day
Monday, December 26, 2022

New Year’s Day
Monday, January 2, 2023

Protect Yourself From Fraud

Criminals are getting more advanced and aggressive with their scams. Be especially aware of the following types of fraud that have spiked in 2022.

Check Fraud

Fraudsters steal your checks from your mailbox and blue USPS mailboxes. They edit the amount, the payee name, and steal your funds. Here is what you can do to protect yourself:

1) Ensure that we have a valid phone number so that we can contact you. If we suspect fraud on your account, we will contact you immediately.

2) If you must send a check, use CSE’s online Bill Pay. The checks that are produced through online Bill Pay are not easily edited, unlike checks you might fill out in ink.

3) Never leave checks in your mailbox and be careful about leaving checks in the blue USPS mailboxes after they are scheduled to be picked up by the postal service. Mail checks in the post office lobby rather than in the blue USPS mailboxes.

Text Fraud

A common text scam is one in which the message says that your credit card, debit card or account is compromised, blocked or even closed. Sometimes the numbers are “spoofed,” meaning the number looks like a CSE Credit Union number, but it is not. Never reply to or click on any link from these types of texts. When in doubt, call us directly at one of our phone numbers listed on our website.
7 Full Service Offices to Serve You

Hartford
84 Wadsworth St, Hartford, CT 06106
Member Service: (860) 522-5388
Loans, Collections, Administrative Offices: (860) 522-7147
Telephone Teller Service: (860) 249-0197 or 1-800-458-1319
Hearing Impaired Line: (860) 524-8328

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

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

Newington
O’Neil Plaza
2434 Berlin Turnpike
Newington, CT 06111
(860) 667-7668

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

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

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

Office Hours

Main Office
Monday through Friday
9:00 a.m. - 4:00 p.m.

Branches
Monday through Friday
9:30 a.m. - 4:00 p.m.

Time Sensitive — Please Deliver Immediately

Loans

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Percent Financed</th>
<th>Maximum Term</th>
<th>Rate APR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Mortgage Refinance</td>
<td>80%</td>
<td>20 Years</td>
<td>5.50%</td>
</tr>
<tr>
<td>1st Mortgage Refinance</td>
<td>80%</td>
<td>15 Years</td>
<td>5.10%</td>
</tr>
<tr>
<td>1st Mortgage Refinance</td>
<td>80%</td>
<td>10 Years</td>
<td>4.90%</td>
</tr>
<tr>
<td>1st Mortgage Refinance</td>
<td>80%</td>
<td>7 Years</td>
<td>4.20%</td>
</tr>
<tr>
<td>Home Equity - Fixed Rate</td>
<td>80%</td>
<td>15 Years</td>
<td>5.50%</td>
</tr>
<tr>
<td>Home Equity - Fixed Rate</td>
<td>80%</td>
<td>10 Years</td>
<td>5.00%</td>
</tr>
<tr>
<td>Home Equity - Fixed Rate</td>
<td>80%</td>
<td>5 Years</td>
<td>4.30%</td>
</tr>
<tr>
<td>Home Equity - Fixed Rate</td>
<td>90%</td>
<td>15 Years</td>
<td>6.75%</td>
</tr>
<tr>
<td>Home Equity - Fixed Rate</td>
<td>90%</td>
<td>10 Years</td>
<td>6.50%</td>
</tr>
<tr>
<td>Home Equity - Fixed Rate</td>
<td>90%</td>
<td>5 Years</td>
<td>6.15%</td>
</tr>
<tr>
<td>New Auto</td>
<td>125%</td>
<td>7 Years</td>
<td>2.49%</td>
</tr>
<tr>
<td>Used Auto - Up To 6 Model Years</td>
<td>125%</td>
<td>6 Years</td>
<td>2.99%</td>
</tr>
<tr>
<td>Used Auto - Over 6 Model Years</td>
<td>100%</td>
<td>4 Years</td>
<td>5.90%</td>
</tr>
<tr>
<td>Impaired Credit New Auto</td>
<td>100%</td>
<td>6 Years</td>
<td>6.49%</td>
</tr>
<tr>
<td>Impaired Credit Used Auto</td>
<td>100%</td>
<td>5 Years</td>
<td>6.99%</td>
</tr>
<tr>
<td>Personal</td>
<td></td>
<td></td>
<td>12.90%</td>
</tr>
<tr>
<td>Vacation/Holiday</td>
<td></td>
<td>1 Year</td>
<td>7.90%</td>
</tr>
<tr>
<td>Vacation/Holiday (Limits Apply)</td>
<td></td>
<td>2 Years</td>
<td>8.90%</td>
</tr>
<tr>
<td>Visa Classic Card</td>
<td></td>
<td></td>
<td>12.40%</td>
</tr>
<tr>
<td>Student Visa Credit Card</td>
<td></td>
<td></td>
<td>12.40%</td>
</tr>
</tbody>
</table>

Rates subject to change without notice.

CSECU Investment Accounts

<table>
<thead>
<tr>
<th>Term</th>
<th>Minimum Deposit</th>
<th>Compounded</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 Month</td>
<td>$500</td>
<td>Daily</td>
</tr>
<tr>
<td>6 Month</td>
<td>$500</td>
<td>Daily</td>
</tr>
<tr>
<td>12 Month</td>
<td>$500</td>
<td>Daily</td>
</tr>
<tr>
<td>18 Month</td>
<td>$500</td>
<td>Daily</td>
</tr>
<tr>
<td>36 Month</td>
<td>$500</td>
<td>Daily</td>
</tr>
</tbody>
</table>

Traditional, Educational & Roth IRAs

<table>
<thead>
<tr>
<th>Term</th>
<th>Minimum Deposit</th>
<th>Compounded</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 Month</td>
<td>$500</td>
<td>Daily</td>
</tr>
<tr>
<td>36 Month</td>
<td>$500</td>
<td>Daily</td>
</tr>
</tbody>
</table>

The announced rate for each investment account will prevail for the full term of the certificate selected. NCUA Insured to $250,000.

For the most current rates, call any CSECU office or visit our website.