



**Achieve Financial**  
CREDIT UNION

# ACHIEVE MORE

Summer 2020

## Stay Healthy. Stay Informed

Achieve continues to be committed to keeping our members and staff safe while providing you with the financial products and services you need. For the latest credit union updates, please visit our **Member COVID-19 Resources & Information** website page at **AchieveFinancialCU.com**.



## Manage and Protect Your Cards With Our App

The CardValet® mobile app helps you to control debit and credit card spending, protects you against fraud and even allows you to “turn off” your cards when you’re not using them.

Visit our website to learn more and find out how to download the latest version of the CardValet App.

**Card  
Valet**



## Auto Loan Refinancing

Fuel Your Finances



Refinance your car loan from another lender with Achieve and make no payments for 90 days!<sup>1</sup> Refinancing your car loan is fast and easy – and can put more money in your pocket.

- Rates as low as **2.49% APR<sup>2</sup>**
- Flexible terms up to 84 months
- No fees and no prepayment penalty
- Low-cost payment protection plans, from Credit Life and Disability to Insurance to Auto Coverage
- Electronic signing available - no need to be present to sign

**Apply online at [AchieveFinancialCU.com](https://www.achievefinancialcu.com) or call 860.828.2790, Option 2.**

<sup>1</sup>First payment will be due 90 days from closing of the loan. Minimum refinance amount of \$10,000 is required. Loan interest continues to accrue during 90-day deferred payment period. Offer does not apply to existing Achieve Financial auto loans. Restrictions may apply.

<sup>2</sup>APR = Annual Percentage Rate. At 2.49% APR for 48 months, monthly principal and interest is \$21.91 per \$1,000 borrowed. Rate effective as of 5/31/2020 and subject to change. Rate does not apply to existing Achieve auto loans. Other rates and terms available. Individual rates based on credit score. Vehicles must be registered in Connecticut.



## Personal Loans with *you in focus.*

With rates as low as 6.95% APR<sup>2</sup>, our Personal Loan is an affordable way to pay for home furnishings, a family vacation, or an unexpected expense that comes your way. Use the funds for whatever you need!

- Rates as low as **6.95% APR<sup>2</sup>**
- No collateral needed
- Terms 12 to 60 months
- No prepayment penalty
- Credit Life and Disability Insurance available
- Electronic signing available - no need to be present to sign

**Apply online at [AchieveFinancialCU.com](https://AchieveFinancialCU.com) or call 860.828.2790, Option 2.**

<sup>1</sup>First payment will be due 90 days from closing of the loan. Loan interest continues to accrue during 90-day deferred payment period.

<sup>2</sup>APR = Annual Percentage Rate. At a rate of 6.95% for 60 months, monthly principal and interest payments are \$19.78 per \$1,000 borrowed. Terms available from 12 months to 60 months. Rates effective 5/31/2020 and subject to change without notice. Other rates and terms available. Restrictions may apply.

## Home Sweet Loans

Mortgages, Fixed Rate Home  
Equity Loans & HELOC's



Summer is a beautiful time of year – and a perfect time to buy a new home, launch a major renovation, or take care of all the smaller projects that have accumulated. No matter your plans or scope of the project, we have the financing for you.

**Call our Real Estate Loan Specialist  
at 860.828.2790 Ext. 8032 to get started.**

\*No application fee or closing costs on loan balances of \$25,000 or more. Application fee of \$350 for loans under \$25,000. Rates good on new loans or refinances from other financial institution only.



## Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at **AchieveFinancialCU.com** or we will mail you a free copy upon request if you call us at **860-828-2790**.

## Effective July 1, 2020, Our Funds Availability Policy Disclosure will be Updated.

We are increasing the amount we make available for withdrawal by checks not subject to the next day availability from \$200 to \$225. In addition, the amount available for withdrawal on exception holds will increase from \$5,000 to \$5,525. Please visit our website to read the full Funds Availability Policy Disclosure.

## Annual Meeting

August 24th, 2020 at 5:00p.m.

Please visit **AchieveFinancialCU.com** for more details.



### Holiday Closures:

**Labor Day:** Monday, September 7th

Federally Insured by NCUA



Contact us: 860.828.2790 or visit [AchieveFinancialCU.com](https://AchieveFinancialCU.com)