



**Achieve Financial**  
CREDIT UNION



Winter 2017

*90-Day No-Pay!*

*Drive Your Car 90 Days with No Payments!*



as low as

**1.99%** APR\*

90 Days No Payments

**Refinance Your Current Loan From Another Lender**

**OR**

**Purchase a New or Used Auto or RV**

Your first 90 days are payment-free with an Achieve Auto Loan! And financing with the credit union offers you easy payment options, low-cost protection plans, warranty programs and more!

Apply fast & easy ANYTIME at [AchieveFinancialCU.com](http://AchieveFinancialCU.com) or call 860-828-2790 option 2.

APR = Annual Percentage Rate. At 1.99% for 39 months, monthly principal and interest is \$26.60 per \$1,000 borrowed. Other rates and terms available. Rates and terms are effective 1/1/17 and subject to change without notice. Individual rates are based on credit history. First payment will be due 90 days from closing of the loan. Minimum refinance amount of \$10,000 is required. Offer does not apply to existing Achieve Financial auto loans. Restrictions may apply.



*Chip Technology Now  
Available With Your Achieve  
Credit & Debit Cards.*

*Current Cards to Be Replaced with  
Chip Cards upon Expiration Date*

Achieve Financial now offers cards with chip technology. The embedded computer chip provides more security and wider international acceptance. A microchip embedded in the card generates a unique code for each transaction, providing an added layer of security for your personal information. These cards are already in wide use around the world and are now becoming the standard in the U.S. Expiring cards will be issued with this technology. For more information, visit our website.



## Considering a Home Equity Loan? Talk to us. We can help you make the most of it!

With today's property values and improved economic climate, many people are realizing that they have a powerful asset – their home! So, what's the best way to use that asset? Here are a few quick tips:

### Decide What You Want to Do

Any smart financial endeavor begins with prioritizing what you need to accomplish. Do you have home projects? Need to consolidate debt? Special events or school to pay for? Do you have cash-flow issues? These are all important questions to answer before you go any further.



### The Right Financing

Home Equity Loans let you borrow against your home's value. They can be used for any purpose, they come with relatively low interest rates, and they may offer tax benefits. We can explain how Home Equity Loans and Lines of Credit work; how to determine your home's value; and how much financing you can qualify for. Then we'll help you choose the right loan – for you!

To get started, just call our Home Equity expert Nicole at 860.828.2790 x8032

## Don't Miss Our First-Time Homebuyer Webinar



**Wednesday, January 25th, 2017**  
**6:30 p.m. – 7:30 p.m.**

**Learn what you need to know about  
buying your first home!**



We'll show you how to determine your creditworthiness, and give you the steps to repair or build your credit to qualify for a mortgage. We'll talk about saving for your down payment and closing costs, and show you how much money you'll really need to bring to closing. Also, we'll cover creating a budget, so you can determine just how much house you can afford.

**Visit our homepage ([AchieveFinancialCU.com](http://AchieveFinancialCU.com))  
to sign up today!**

## Achieve Raises Over \$4,000 with 2016 Charitable Foundation Annual Raffle

Thanks to the generosity of our great members, our 25th annual Charitable Foundation raffle was a tremendous success. In total, Connecticut's Credit Unions raised over \$40,000.00, which will be used to support organizations such as the Connecticut Food Bank, Foodshare and other food/fuel based non-profit organizations. Congratulations to our two winning members: **Lakeshia C.** who won a \$400.00 cash prize, and **Dina L.** who scored a \$300.00 Best Buy Gift Card.

### Holiday Closings

**Martin Luther King Jr. Day:**  
*January 16th*

**President's Day:**  
*February 20th*



**AchieveFinancialCU.com**

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