



Spring 2017

Variable Credit Card Rates Are Rising.

Transfer your balances to a fixed rate Achieve credit card.



The Federal Reserve has recently increased rates, which may impact your variable rate credit cards. Transfer your balances to an Achieve Financial credit card and enjoy a low FIXED rate. Enjoy peace of mind knowing your rate will never increase.

If you don't have a card, it's FAST & EASY to apply!

Apply online @ AchieveFinancialCU.com

Apply over the phone at 860.828.2790 Option 2

No Balance Transfer Fees

No Annual Fee

Rate is good on the life of the transferred balance.

*APR = Annual Percentage Rate. Balance transfer rates will vary based on creditworthiness and can range from 6.99% APR - 17.90% APR. The balance transfer is good only on balances transferred from non-Achieve credit cards. The rate for new purchases and cash advances will have the standard credit card program fixed rates and can range from 9.90% APR - 17.90 % APR and will be based on personal credit history. Your billing due date is at least 25 days after the close of each billing cycle. Qualification restrictions apply. Rate is effective 3/31/17 and is subject to change.



Take the Auto Loan Refinance Challenge!

We're on a mission to save members \$1,000,000 by refinancing high interest rate loans from other financial institutions.

Rates as low as

1.99% APR*

We don't want our members to pay high interest rates on their car loans, so we've set out a goal to offer a **great low rate** to as many members as we can — and save you

ONE MILLION DOLLARS by the end of the year!

We've already saved members over \$150,000!**

We're off to a great start and we want to get **YOU** in on the action! It's easy to refinance your higher rate loan.

Apply over the phone: 860.828.2790 Option 2

Apply Online @ AchieveFinancialCU.com

*APR = Annual Percentage Rate. At 1.99% for 39 months, monthly principle and interest is \$26.60 per \$1,000 borrowed. Rate effective as of 3/31/2017 and subject to change. Other rates and terms available. Terms up to 83 months available. Individual rates are based on credit history. Please contact us for your individual rate quote. 1.99% APR up to 39 months offer is good for new Achieve Financial auto loans only. Rate does not apply to existing Achieve Financial auto loans. Refinances are for non-Achieve loans only. **Individual savings may vary. Accuracy can not be guaranteed.



Webinars To Get You The Info You Need!



Steering Toward Retirement With IRA's

Wednesday, April 5th, 2017

5:00 - 6:00 p.m. Online Via "Go To Webinar"

We'll help you get a firm grip on the wheel and navigate the ins and outs of IRA investing. We'll discuss the role IRAs can play in your retirement savings; how to best fit an IRA into your retirement plan; the differences between Roth and Traditional IRAs, and more!





Auto Buying Basics

Thursday, April 27th, 2017

6:30 - 7:30 p.m. Online Via "Go To Webinar"

In the market for a new or used car? We'll put you in the driver's seat with the facts you need to get the best deal! We'll cover purchases, lease buyouts and auto refinancing; saving for a down payment; as well as negotiation and no-haggle pricing strategies. Stop overpaying at the dealer! Join our webinar and shop like a pro!

Sign up for webinars at AchieveFinancialCU.com

College Scholarship Available:



Any graduating high school student who will attend a post-secondary educational institution in the fall of 2017, and who is a member of Achieve or the child of a member of Achieve, in good standing, can apply for this award. Applications are available on our website or at any branch. For questions or inquiries, please contact Karen Hayes at **Karenh@AchieveFinancialCU.com** or call **860.828.2790**.

AFCU Annual Meeting Announcement

Monday, April 17, 2017 Achieve Financial Headquarters in Berlin

We cordially invite all members to attend as we review the past year's accomplishments and talk about what's ahead for your member-owned Credit Union. There will be food service at 5:00 p.m. followed by the business meeting at 5:30 p.m. We look forward to seeing you there!

Holiday Closings

Memorial Day *Monday, May 29th*

Independence Day Tuesday, July 4th

