



**Achieve Financial**  
CREDIT UNION

Spring 2019



## Car Payments Too High?

### Refinance Your Auto Loan and Save

Are you in a loan that's hurting your budget? Need relief from high monthly payments? We've got your back!

Last year, we saved members \$1,500,000 when they refinanced their high-rate vehicle loans from other lenders.\*\* Save money on the car you're already driving and refinance today!

**Rates as low as  
2.99% APR\***

### Benefits of refinancing:

- Lower your payments, rate or term – make your loan easier on you and your budget!
- Pay less in interest.
- Easy payment options.
- Relax knowing your loan will be taken care of by someone you know and trust.

### How much could you save?

Call 860.828.2790, option 2

Online @ [AchieveFinancialCU.Com](http://AchieveFinancialCU.Com)



## Help For College

### Scholarship Money is Available Apply By May 6, 2019

Any graduating high school student who will attend a post-secondary educational institution in the fall of 2019, and who is a member of Achieve Financial or the child of a member in good standing, can apply. Applications are available on our website or at any branch. For questions, please contact **Karen Hayes** at [Karenh@AchieveFinancialCU.com](mailto:Karenh@AchieveFinancialCU.com)

**Good luck, students!**

## Relax This Spring

### Skip a loan payment and put that cash to good use.

Spring gets us in the mood to spend time outside, landscape or buy something new. If you need to free up cash, skip a loan payment! Simply download our Skip-a-Payment form at [AchieveFinancialCU.com](http://AchieveFinancialCU.com)

**Questions? Call 860-828-2790, Option 2.**

\*APR = Annual Percentage Rate. At 2.99% APR for 48 months, monthly principal and interest are \$22.13 per \$1,000 borrowed. Rate effective as of 2/29/2019 and subject to change. Other rates and terms available. Individual rates based on credit score. Rate does not apply to existing Achieve Financial auto loans. Refinances are for non-Achieve loans only. Minimum refinance amount of \$10,000 is required. Restrictions may apply. Vehicles must be registered in the state of Connecticut. \*\*\$1,500,000 savings total based off of finance interest saved over the life of a refinanced 72-month term loan. Total member savings amount based on combined member loan interest savings to date and cannot be guaranteed. Individual savings may vary.

\*Achieve Financial members in good standing can skip one month's loan payment within a six-month period. For a nominal processing fee, we will advance your next payment due date by one month. The Skip-A-Payment service is being offered on Personal/Unsecured Loans and Auto Loans only. A maximum of two payments may be skipped during the term of an auto loan. Loans secured by real estate, as well as Visa credit cards are not eligible. Other terms and conditions apply.

## Achieve Financial Seminars



Social Security & Your Retirement Seminar: February 5th



Home Buyers Seminar: January 29th & March 5th

## Thank You For Joining Us!

Our two recent financial workshops – on home buying and Social Security benefits – were a huge success. If you were in attendance, we're so glad you could make it!

**For those of you still shopping for a home, mark your calendars!** Our next home buyer seminar is on May 7, 2019.

Local experts will be on hand to discuss everything you need to know about the home buying process. Whether you're a first-time home buyer or just need a refresher, this is the perfect seminar for you. **RSVP at [AchieveFinancialCU.com](http://AchieveFinancialCU.com) or call 860-828-2790, ext. 8032.**

## Holiday Closures

### Memorial Day

Monday, May 27, 2019

### Independence Day

Thursday, July 4, 2019

Stay Connected and Follow Us



Federally Insured by NCUA



## Achieve Financial Designated “Best of the Best” in Providing Outstanding Member Service

MemberXP, a member experience measurement platform, has designated Achieve Financial Credit Union as one of 2019's “Best of the Best” credit unions in providing outstanding member service. This designation is awarded annually to credit unions that consistently deliver exceptional member service. By using mystery shops and surveys, MemberXP views the member experience across multiple delivery channels. We're proud to say that fewer than one in five of the high-performing Member XP credit unions qualify.



**Congrats to our exceptional staff!** They make it happen every day, and we're delighted their efforts have been recognized as high performing.

## Achieve Financial Annual Meeting Monday, April 29, 2019 Achieve Financial Headquarters in Berlin

### Be Part of the Democratic Process

Join us for our Annual Meeting, as we celebrate another year of serving you and exceeding your financial needs. Chat with our board of directors and staff, gain insight for the year ahead and reflect upon past accomplishments. Light refreshments will be served at 5:00 p.m., followed by the business meeting at 5:30 p.m. We look forward to seeing you!