



Achieve Financial
CREDIT UNION

Fall 2018



We've Got You Covered!

Ready to move into a home of your own? Step up to something bigger? Or are you longing for a complete remodel? Whatever your needs, we've got you covered.

Mortgages

- Choose from terms of up to 30 years.
- Save with competitive rates and low closing costs.
- Relax with personal attention and help at every step.

Home Equity Loans

- No closing costs or application fees*
- Feel confident that your rate and payment will never change.
- Perfect for a one-time purchase, debt consolidation or major project.

Home Equity Line of Credit

- Use your line for anything – home renovations, a dream vacation, your child's college education, a new car or boat, even a second home.
- As you repay, your credit line is replenished for future use.

Whether you want to buy a new home or take care of other projects, we've got you covered! 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.



Skip a loan payment this holiday season.

When you have an Auto or Personal Loan at Achieve, you can skip a payment once in a 6-month period for a small fee.* It's perfect around the holidays, or anytime you need a little extra cash. Simply download our Skip-a-payment form at **AchieveFinancialCU.com**.

*Achieve Financial members in good standing can skip one month's loan payment within a 6-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.

International Credit Union Day

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It



combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. Over 235 million people are served by credit unions in 109 countries and 6 continents. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

A lot has changed over the years, but the core principles that credit unions follow help members on their journey to bridge any gaps and to find financial wellness.



Need More Confidence in Your Car?

Auto loans are as low as 2.49% APR.*

Refinance and Save

If you have a car you love but the payments not so much, refinance with us. We have already saved members over \$1,000,000 in interest this year alone when we refinanced their auto loans from other lenders.**

Buy New or Used

If you're not comfortable with your current vehicle, especially with winter coming soon, see us now for a low-cost auto loan. We'll work on getting you into a better car with low monthly payments.

Apply Today!

Call 860.828.2790, option 2
Online @ AchieveFinancialCU.Com

*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 8/31/2018 and subject to change. Auto refinances are for non-Achieve loans only. Rate does not apply to existing Achieve auto loans. Other rates and terms available. Individual rates based on credit score. Restrictions may apply. Vehicles must be registered in Connecticut.

**Accuracy cannot be guaranteed. Actual savings may vary.

Holiday Closures

Columbus Day

Monday, October 8th

Thanksgiving Day

Thursday, November 22nd

Christmas Day

Tuesday, December 25th

New Year's Day

Tuesday, January 1st

Stay Connected and Follow Us



Federally Insured by NCUA



It Pays To Compare

An Achieve Visa® Card offers an excellent value.

When choosing a credit card, it pays to understand the fine print. A seemingly good deal on the surface can often carry unwanted fees, high APRs and other negative consequences.

What to compare:

- **Fees** – Will you pay an annual fee? What are the late payment fees? Most providers charge a fee or may even increase your APR if you make a late payment. Are there monthly fees? Balance transfer fees?
 - Our card will help you to save with no monthly, annual or balance transfer fees.
- **Annual Percentage Rate (APR)** – This is the rate of interest you pay on purchases and cash advances. The higher the rate, the more interest you'll pay.
 - Our card's low fixed rate starts at just 9.90% APR, much lower than other cards.

Compare and make the switch today!

Apply online @ AchieveFinancialCU.com

Apply over the phone: 860.828.2790, option 2

Don't Pay More

Transfer high-rate credit card balances to an Achieve Financial Visa® card with fixed rates as low as 6.99% APR.*

How you'll benefit:

- Immediate savings in interest – save with this rate for the life of your balance.
- Enjoy extra savings with no balance transfer or annual fees.

It's easy to make the transfer. Simply call 860.828.2790, option 2.

*APR = Annual Percentage Rate. Balance transfer rates will vary based on credit-worthiness 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 8/31/18 and is subject to change.