



Achieve Financial
CREDIT UNION

Summer 2018



Auto Loan Refinance Challenge

Save with rates as low as **2.49% APR***

GOAL:

To save members **\$2,000,000** by the end of 2018!

STATUS:

So far, we've saved members **\$640,000!****

Here at Achieve Financial Credit Union, we are always looking for ways to save you money. That's why we set a goal to save our members \$2,000,000 by refinancing their existing vehicle loans from other lenders.

It's easy to refinance your higher-rate loan with us! Just give us a call. We'll review your finances and work to reduce your interest rate and lower your monthly payment. You can also apply online with your smartphone, tablet or computer.

Apply Today:

Over the phone: **860.828.2790 Option 2**

Online @ **AchieveFinancialCU.Com**



Best Credit Union in Berlin

Thank you to everyone who voted Achieve Financial Best Credit Union in Berlin! We appreciate your recognition and look forward to helping more members reach their financial goals. We know you have many options for your financial needs, and we sincerely appreciate that you have chosen Achieve Financial.

So Long, High-Rate Balances!

Transfer your credit card balances to an Achieve Financial Visa Card with rates as low as 6.99% APR*

Paying more than you should on your credit card balances? Our Visa balance transfer special is ready to give immediate relief.

How you'll save:

- Transfer balances at rates as low as 6.99% APR*
- Enjoy this rate for the life of your balance
- No balance transfer fees
- No annual fee

Call us to make the transfer:
860.828.2790 Option 2

*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 6/30/18 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. Vehicles must be registered in the state of Connecticut. **Total member savings amount based on combined member loan interest savings to date and cannot be guaranteed. Individual savings may vary.

*APR = Annual Percentage Rate. The balance transfer rate is good only on balances transferred from non-Achieve credit cards. Balance transfer rates range from 6.99%-17.90%APR and are based on personal credit history. Balance transfer offer subject to change. The rate for new purchases and cash advances will have the standard credit card program fixed rates and can range from 9.90%-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 may apply. Rates effective 6/30/18 and subject to change.



Things to do, places to see? Get it all done!

Home Equity Loans As low as 3.49% APR*

- No closing costs or application fees.**
- Feel confident your rate and payment will never change.
- Use the funds for anything:
 - Debt consolidation
 - Home renovations
 - Take a vacation
 - Pay college tuition
 - New car or boat

For questions or to apply, call our Real Estate Loan Specialist at **860.828.2790 Ext. 8032**.

*APR = Annual Percentage Rate. Rates shown based upon loan-to-value of 80% and first lien position. Individual rate based upon credit history. Rates and terms subject to change without notice. At 3.49% APR 5-year loan requires monthly payments of \$18.19 per \$1,000 borrowed. **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.

Holiday Closures

Independence Day
Wednesday, July 4th

Labor Day
Monday, September 3rd

Stay Connected and Follow Us



Federally Insured by NCUA

Equal Housing Opportunity



Congrats, Students!

Announcing Our 19th Annual College Scholarship Recipients

This spring, we awarded three scholarships to these graduating high school seniors.

Our Winners

Wiktorina H.

New Britain High School
\$2,000 scholarship recipient

Brooke A.

Horace C. Wilcox Technical High School
\$1,000 scholarship recipient

Abigail L.

Plainville High School
\$1,000 scholarship recipient

**Congrats to these exemplary students
who are now on to their next life
adventure!**

Annual Meeting Election Results

Congratulations to the following members on their election/re-election to our Board and thank you for your service to the Credit Union!

Directors:

William Ackerman
John Fredericks
Elaine Richards

Officers:

John Fredericks, Chairman
Deborah Kennedy, Vice Chairperson
John Stairs, Treasurer/Secretary