

ACHIEVE MORE

with your money



Achieve Financial
CREDIT UNION



Drive Down Your Auto Rate

Leave your high-interest car payment in the dust and pay your vehicle off faster with an auto refinance loan from Achieve Financial CU. Ready to achieve more savings? The process is simple!

1. Bring us the loan you have from your current lender
2. We'll refinance it with a rate as low as **2.49% APR***
3. New car? Used car? It doesn't matter!

Don't delay. This offer won't last forever! Apply for an auto loan refinance through your online banking account or call **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 2/28/2022 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. Vehicles must be registered in the state of Connecticut. Restrictions may apply.

SHAVE
YOUR RATE.
SAVE
YOUR BUDGET.



0% Balance Transfer

Whether recent spending went a little overboard or you're just paying too much interest on your current credit card, Achieve can save you money and stress. Enjoy 0% APR* for six months when you transfer balances to an Achieve Visa® Credit Card, *plus* more benefits for your budget and security:

- NO balance transfer fee
- NO annual fee and NO cash advance fee
- Purchase points redeemable for cash back
- Apple Pay® available
- CardControl [turn your card on/off, protect yourself against fraud and more from a mobile device]

Apply for a balance transfer through your online banking account or call **860.828.2790, Option 2.**

*APR=Annual Percentage Rate. 0% APR promotional rate is valid for transfers made between 3/1/2022 and 5/31/2022. Promotional rate is valid for six months from the transaction effective date. After this time, the standard rate will apply. Balance transfer rates will vary based on creditworthiness and can range from 8.99% APR-17.90% APR. The balance transfer rate 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.



New Branch Announcement

We're excited to share that our Meriden branch is getting an upgrade, and we're moving the branch to an all-new location in town. The change isn't happening quite yet, so for now, you'll be able to continue with business as usual at the current branch. We'll have more exciting information soon, so stay tuned!

Achieve Financial Designated “Best of the Best” Credit Union



MemberXP, a credit union member experience measurement platform, has designated Achieve Financial Credit Union as one of 2022's “Best of the Best” credit unions in providing an outstanding member and loan experience.

MemberXP utilizes mystery shops and member surveys to gauge the overall member experience across multiple delivery channels and specific experiences.

We are delighted that our member experience, as well as our loan experience, are the best among high-performing credit unions. We thank our team for providing an extraordinary experience.

Need Extra Cash? You Can Skip-A-Pay on Auto and Personal Loans

Making loan payments every month can be difficult financially, which is why we offer our Skip-A-Pay program. We make the process as simple as possible, with the option to do it all electronically!

- Simply sign in to your Achieve online/mobile banking account.
- Navigate to the Skip-A-Pay widget that can be found under the MORE button. Follow the prompts.
- A \$25 fee will be posted to your loan account.
- Please allow 24 hours for the Skip-A-Pay to reflect within your account. A confirmation email will also be sent.

Request a Skip-A-Pay within your Achieve Financial online banking account using the above steps or call **860.828.2790, Option 2.**

Achieve Financial members in good standing have the opportunity to skip one month's loan payment within a 6-month period. For a nominal processing fee of \$25, we will advance your next payment due date by one month. The Skip-A-Pay 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.

Holiday Closure:

Memorial Day: May 30, 2022



Federally Insured
by NCUA

College Scholarships Are Available

Apply by April 20, 2022



Any graduating high school student who will attend a postsecondary educational institution in the fall of 2022, 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**.

Good Luck, Students!

Travel Tips for Smart Spending



Taking a spring vacation seems like a good idea as we move out of winter, but it's easy to forget about all the little costs that can add up when you travel. If you're planning on taking a trip, we've got some tips for how to stay on top of your finances.

- Make sure you have the right ways to pay. Bring multiple forms of payment with you so that, if something goes wrong with one of them, you'll still have your backups.
- Alert us before you go! To make sure things go smoothly on your trip, alert us so we know not to flag your foreign purchases.
- Check for fees and restrictions. If you're leaving the country, know what kind of extra charges you can expect for making transactions at your new destination.
- And most importantly, monitor your finances constantly. Keep an eye out for expenses you didn't expect and make sure you're spending within your means.

Annual Meeting

When: April 25, 2022

Where: Achieve Financial headquarters in Berlin

Time: 5:30 p.m.

We cordially invite all members to attend and review the past year's accomplishments and talk about what's ahead for your member-owned credit union.

We look forward to seeing you there!

