

# ACHIEVE MORE

*with your money*



**Achieve Financial**  
CREDIT UNION



## Smart Money Tip

*Staying healthy helps you stay wealthy!*

Quitting smoking, exercising and eating right could save you from exorbitant medical bills down the road – so resolve to prioritize healthy habits in 2022 and beyond.



## The Road to Your Next Ride Starts Here

*Auto Loans: New, Used, Refinance*

In the market for a new vehicle? Get pre-approved for an auto loan at Achieve before visiting a dealership. You'll benefit from greater negotiating power and a more enjoyable buying experience!

We offer:

- Rates as low as 2.49% APR\*
- Flexible terms up to 84 months
- GAP, extended warranty and insurance available
- Electronic signing available – no need to be present to sign

**Apply for an auto loan 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 12/31/2021 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.



Transfer balances to an Achieve Visa® Platinum Credit Card  
**0% APR\*** for six months

Whether holiday 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, gain access to even 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)

**Bring us your balances and SAVE.**

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

**Hurry, offer available 1/1/2022 – 3/31/2022!**

\*APR=Annual Percentage Rate. 0% APR promotional rate is valid for transfers made between 1/1/2022 and 3/31/2022. 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. A basic savings account with a minimum of \$5 is required.

## Holiday Closures

**Martin Luther King Jr. Day: January 17**  
**Presidents Day: February 21**



## Feeling the Chill of Post-Holiday Bills? Skip-A-Pay Today!

A barrage of bills can leave anyone feeling cold, but Achieve is here to help! We'll warm up your wallet with extra cash by letting you skip a payment on your Achieve auto or personal loan\* – freeing up your finances so you can:

- Pay down other debts
- Finance a big purchase
- Enjoy added peace of mind
- And more!

Request a Skip-A-Pay within your Achieve Financial Online Banking account 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 six-month period. For a nominal processing fee of \$25, 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.

## Make Your Money Work for YOU in 2022 Strengthen Your Savings With Achieve Financial Advisors



### Achieve Financial Advisors Located at Achieve Financial Credit Union

If your focus on financial fitness slipped a bit in recent years, now is the time to regain control of your assets. The decisions you make now could impact your money for years to come – so don't wait another day to plan for a successful tomorrow!

#### The Achieve Financial Advisor is taking appointments to help you:

- Create a comprehensive financial management strategy to overcome debt and other financial stressors.
- Learn about comprehensive services to get you back on track, such as:
  - Financial Planning
  - Wealth Management
  - Retirement Planning
  - 401(k)/Pension Rollovers
  - Life Insurance
  - Traditional and Roth IRAs
  - Mutual Funds
  - Education Funding
  - Long-Term Care Insurance



#### Schedule your no-cost, no-obligation consultation today!

**Call David Dufour, Financial Advisor  
860.828.2790, ext. 8945**

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## Turn Your Equity Into Savings

### Home Equity Loan

Fixed rates as low as

**2.49%**  
APR<sup>1</sup>

### HELOC

Variable rates as low as

**2.75%**  
APR<sup>2</sup>



**NO FEES<sup>3</sup> | LOW RATES | TAX ADVANTAGES<sup>4</sup>  
SIMPLE ONLINE APPLICATION**

Whatever your dreams, we can help you achieve them affordably with a home equity loan or line of credit.

Use the money for:

- Home renovations
- Debt consolidation
- College tuition
- And more

#### Accessing your equity is easy at Achieve!

**Apply for a home equity loan through your Online Banking account OR call 860.828.2790, ext. 8940.**

<sup>1</sup>APR=Annual Percentage Rate. Rate effective as of 12/31/2021 and subject to change. The 2.49% APR is based on fixed rate Home Equity Loans with a first lien position with up to 70% loan-to-value and up to a 60-month term. At 2.49% APR, five-year loan requires monthly payments of \$17.71 per \$1,000 borrowed. Other rates and terms available. Loans available up to 90% of the value of your home. Home Equity Loans must be new to Achieve Financial. Existing Achieve loans are not eligible. Minimum loan balance \$10,000. <sup>2</sup>The 2.75% APR is based on Prime Rate minus .50% for loans, 70% loan-to-value or less and first lien position. Current Prime Rate is 3.25%. Up to 90% loan-to-value available for qualified borrowers. <sup>3</sup>No application fee or closing costs on loan balances of \$25,000 or more. Application fee of \$350 and an \$85 recording fee on loans under \$25,000. For lines of credit, \$90 recording fee required. Property insurance required. After a 15-calendar-day grace period, there is a late charge of 5.00% of the payment with a \$2 minimum and no maximum. Home Equity Loans are available for CT properties only. Other restrictions may apply. <sup>4</sup>Consult your tax advisor.



Federally Insured  
by NCUA