



Achieve Financial
CREDIT UNION

Winter 2019



GIVING BACK: Reflecting On 2018

A big thanks to the community partners we had the privilege of supporting in 2018:

- Central Connecticut State University
- Area High School All Night Graduation Parties
- HRA Food Pantry
- Klingberg Family Centers
- Lions Club
- Masonicare
- New Britain Public Library
- New Britain High School
- New Britain YMCA
- Student Scholarships
- Town of Berlin
- And many more

We also give back with our time. Employees volunteered at high school Financial Reality Fairs. These fairs enable students to take part in real life financial scenarios, such as budgeting, purchasing a car, housing decisions and more. We regularly conduct financial seminars for CCSU students. And, to help members learn about the home buying process, we hosted Home Buying Seminars at our New Britain branch.

To everyone who supported our efforts, thank you! We look forward to serving you and all our community partners in 2019.



Apply For Open Positions On Our Volunteer Board

Achieve is looking for existing members who would like to volunteer and serve as an Associate Director to the credit union's Board of Directors. Work with our Board to help shape the Credit Union! If interested, please contact Karen by email at karenh@achievefinancialcu.com

NO CAR PAYMENTS FOR 90 Days!



On New & Used Car Purchases and Refinances

Rates as low as

2.99% APR*

What will **YOU SAVE?**

START SAVING TODAY.

Apply Online at AchieveFinancialCU.com or over the phone at 860.828.2790 option 2.

*APR = Annual Percentage Rate. At 2.99% APR for 48 months, monthly principal and interest is \$22.13 per \$1,000 borrowed. Rate effective as of 12/31/2018 and subject to change. Other rates and terms available. No Payment for 90 days is a limited time offer and subject to change at any time. Individual rates based on credit score. First payment will be due 90 days from closing of the loan. Minimum refinance amount of \$10,000 is required. Offer does not apply to existing Achieve Financial auto loans. Restrictions may apply.

Take A Break From Your Loan!

Skip a loan payment
and put more cash in
your pocket.

Need cash for taxes? A weekend getaway? For a small fee, you can skip an Auto or Personal Loan once in a six-month period.* It's easy to tap into extra cash for whatever you may need. Download our Skip-a-Payment form at AchieveFinancialCU.com, located under the Loan Tab.

Questions? Call 860.828.2790, Option 2.

*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.



Holiday Closures

Martin Luther King Jr. Day.....Monday, January 21, 2019

Presidents' DayMonday, February 18, 2019

Stay Connected and Follow Us



Federally Insured by NCUA



Getting Your Finances in Shape for the New Year?

Talk with our financial advisor, David Dufour. He's ready to assist no matter where you are in life. If you're not sure where to begin, David can sit down with you for a no-obligation consultation. Professional services offered:

- Financial Planning
- 401 (k)/Pension Rollovers
- Wealth Management
- And More
- Retirement Planning



Contact David Dufour Today!

Financial Advisor

860-828-2790 ext. 8945

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FREE FINANCIAL SEMINAR Social Security & Your Retirement

Date: Tuesday, February 5, 2019

Time: 5:30 pm – 6:30 pm

Location: New Britain Branch

Learn more about:

- Value of Social Security
- "Rules of the Road" for receiving Social Security benefits
- Routes to potentially increasing your benefits
- Future of Social Security and the challenge of setting up a retirement income stream
- Retirement income planning process through a financial advisor



How to RSVP:

Sign up online at AchieveFinancialCU.com or call 860.828.2790 ext. 8945.