



Achieve Financial
CREDIT UNION

WINTER 2018

Imagine 90 Days of Extra Cash!

It's Our 90-Day NO PAY Auto Loan Special

as low as **1.99%** APR*

No Payments First 90 Days



Refinance your current loan from another lender or purchase a new or used vehicle and your first 90 days are payment-free with an Achieve Auto Loan! And financing with the credit union offers you easy payment options, low-cost protection plans, warranty programs and more!

Apply Online at AchieveFinancialCU.com or call 860-828-2790 Option 2.

*APR = Annual Percentage Rate. At 1.99% APR for 48 months, monthly principal and interest is \$21.69 per \$1,000 borrowed. Rate effective as of 12/31/2017 and subject to change. Other rates and terms available. 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.

Got Bills? Why Pay a High Rate?



Transfer Your Balances to Our VISA® AND PAY LESS INTEREST!

Transfer your high-interest rate credit card balances to an Achieve credit card, pay less interest and pay off your debt FASTER!

Fixed Rate Balance Transfer

as low as **9.90%** APR*

No Balance Transfer Fees

Rate is good on the life of the transferred balance.

Start paying LESS today!

Visit AchieveFinancialCU.com

or call 860.828.2790 Option 2.

*APR = Annual Percentage Rate. Balance transfers are for credit card balances transferred from non-Achieve credit cards. Transfer rates will be the same as your Achieve credit card purchase rate. 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. Rates effective as of 12/31/2017 and are subject to change. Your billing due date is at least 25 days after the close of each billing cycle. Qualification restrictions may apply.

Strapped for Cash?

Skip-A-Payment at Achieve!

If you have an Achieve auto or personal loan, you can free up some extra cash with our Skip-a-Pay service! For a small fee, Skip-a-Pay allows you to skip your monthly loan payment, giving you cash to pay bills, take a trip – virtually anything you need! To learn more or apply, just call **860.828.2790, Option 2.**



AchieveFinancialCU.com

Federally insured by NCUA Equal Housing Opportunity



We've Got The Answers to Your Financial Questions.

Achieve Financial Advisors

Just Tell Us
Where You
Want To Go!



Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC Insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CBSI-873936.1-0314-0416

If you've resolved to get financially fit this year, Achieve Financial Advisors can help you get into the best shape! You can trust us to give you the patience and attention to guide you successfully through today's complex investment and retirement planning environment. We always put your individual needs first, and we're dedicated to making your financial planning and savings experience both rewarding and satisfying.

Schedule an appointment with your personal advisor Tom Kuharski by calling (860) 828-2790 Ext. 8945

Achieve FINANCIAL ADVISORS
RETIREMENT & INVESTMENTS

Good Time To Get Things Done? You Betcha!

Our Rates Are Still Small &
Your Equity May Be Big!

Achieve Home Equity Loans

as low as **2.99%** APR*

Now may be a good time to make a smart move! Your current equity position may be higher than you think, and you could lock in a great low rate to finance those things you may have been putting off! Remodel, vacation, school bills, debt consolidation, just think of all the money you might save!



*APR = Annual Percentage Rate. Rate shown based upon loan-to-value of 80%, first lien position with a term of up to 60 months. Individual rate based upon credit history. Rates effective 12/31/17. Rates and terms subject to change without notice. At 2.99% APR, five-year loan requires monthly payments of \$17.97 per \$1,000 borrowed. No application fee or closing costs on loan balance of \$25,000 or more. Application fee of \$350 for loans under \$25,000. Minimum home loan amount is \$10,000. Rates good on new loans or refinances from other financial institutions only. Other restrictions may apply.

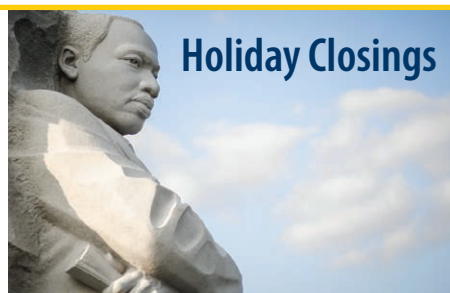
Achieve Members Help Raise \$45,000 for Local Charities!



For the 26th year, Connecticut's Credit Unions held the Charitable Foundation Raffle to benefit local organizations, such as the Connecticut Food Bank, Foodshare and many others. More than 20,000 tickets in total were sold and Credit Union members raised over \$45,000.



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Holiday Closings

Martin Luther King Jr. Day:
January 15th

Presidents' Day:
February 19th

