



Smart and Safe Banking Tips *for Achieve Members*

For your convenience and safety, we encourage you to conduct banking transactions through our online banking services such as the ones listed below. Our online tools are available for you 24/7.

If you still need to visit a branch, we want to make your visit as quick and easy as possible. Please call for an appointment so we can prepare the documents you need ahead of time.

Branch appointments will not be taken for withdrawals, deposits, transfers or loan and visa payments. These transactions can either be done online, or through our New Britain branch drive-up.

We are here to help you meet your everyday banking needs. Visit **AchieveFinancialCU.com** for details on how to make an appointment at our branches.

How to Bank from HOME with Achieve.

Do your banking remotely with these convenient services.

ONLINE BANKING and our **MOBILE BANKING APP** – These services allow you to check balances, transfer funds, deposit checks, pay bills, make loan and credit card payments, apply for loans and more. If you haven't signed up for Online Banking yet – Sign-up today on our website.

MOBILE CHECK DEPOSITS – Use our mobile banking app to deposit checks to your Achieve account right from home!

ACCOUNT ALERTS – Monitor your accounts 24/7 by creating customized text, email or push notifications through your online banking account. Stay informed.

ONLINE BILL PAY – Quickly and easily manage bills from your desktop or mobile device. Set up monthly or recurring payments. Bill Pay is a free service for members with a checking account.

DEBIT CARDS – Use your Achieve card for online purchases. To protect your debit card from fraud, make sure to download the CardControl App. Visit our website for details.

PAY ANYONE (Person to Person Payments)

Send money to someone electronically by using their email address or telephone number and by using your smartphone, tablet or computer.

ATMS – AFCU offers members surcharge-free ATM access at CO-OP and Sum ATMs. Tap on the Locations icon in our mobile banking app to find an ATM near you.

ATM DEPOSITS – Use our debit card to make cash or check deposits at a Credit Union ATM. The first \$200 is immediately available to withdraw in cash.

APPLY FOR A LOAN – Use your desktop, laptop, tablet or mobile phone to apply for a personal, auto, mortgage, home loan or even to refinance a non-Achieve loan.

OPEN ANOTHER ACHIEVE ACCOUNT ONLINE – Open an additional savings, or a new checking or certificate account from the comfort of home.

The CardControl App

- ✓ Turn Your Cards On and Off
- ✓ Set Spending Limits
- ✓ View Recent Activity
- ✓ Control By Locations
- ✓ Set Up Real-Time Alerts
- ✓ Limit Merchant or Transaction Types



Debit & Credit Card Protection



Make the switch – Visa Balance Transfer

0% APR for six months on balance transfers*

We've got a special deal you can cozy up to all season long. Our low-rate credit card lets you kick up your slippers with 0% on balance transfers for 6 months. Let us light up your Holidays with a low rate.

Limited Time Offer: Now through 1/15/2021

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 10/15/2020 and 1/15/2021. 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. Rates effective 12/31/2020. Promotional offer subject to change.

Don't run short on cash

Take advantage of this exclusive Skip-A-Pay offer.

Additional bills and expenses can put a strain on your budget, and we believe everyone deserves a break now and again. Skip your next payment on these eligible loans:

- Auto Loans
- Personal Loans

Our Skip-A-Payment offer is designed so you can take a break from your loan installments and free up some extra cash.

It's time to live your dreams



Our fixed rates are as low as **2.49% APR¹** on new, used and refinances and no payments for 90 days.

Get pre-approved before going to the dealership and make your car buying experience a dream.

- **No payments for 90 days²**
- Flexible terms up to 84 months
- GAP, extended warranty, and insurance available
- Electronic signing available - no need to be present to sign

**Apply Online @ [AchieveFinancialCU.com](https://www.AchieveFinancialCU.com)
OR Call 860-828-2790, Option 2**

¹APR = Annual Percentage Rate. At 2.49% APR for 48 months, monthly principle and interest is \$21.91 per \$1,000 borrowed. Rate effective as of 12/31/2020 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. Restrictions may apply. Vehicles must be registered in the state of Connecticut. ²First payment will be due 90 days from closing of the loan. Minimum refinance amount of \$10,000 is required. Loan interest continues to accrue during 90-day deferred payment period. Offer does not apply to existing Achieve Financial auto loans. Restrictions may apply.

Take the money and use it to work on those delayed home projects, buy needed new tires for your car or just enjoy the peace of mind of having some wiggle room in case you need it.



Request a Skip-A-Pay online at [AchieveFinancialCU.com](https://www.AchieveFinancialCU.com) 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 \$25.00, 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: January 18th

Presidents' Day: February 15th

Federally Insured by NCUA



Contact us: 860.828.2790 or visit [AchieveFinancialCU.com](https://www.AchieveFinancialCU.com)