



Achieve Financial
CREDIT UNION

ACHIEVE MORE

FALL 2019



Refinance your current auto loan from another lender and start saving today.

What would YOU DO with all of that EXTRA CASH?

Let the Credit Union help you save money.

- No pre-payment penalty
- 100% financing available
- Extended warranty & auto insurance available

Rates as low as 2.99% APR*

**Apply Online @ AchieveFinancialCU.com
OR Call 860.828.2790, Option 2**

*APR = Annual Percentage Rate. At 2.99% APR for 48 months, monthly principle and interest is \$22.13 per \$1,000 borrowed. Rate effective as of 8/31/2019 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.

Holiday Closures:

Columbus Day: Monday, October 14th

Thanksgiving Day: Thursday, November 28th

Christmas Day: Wednesday, December 25th

New Year's Day: Wednesday, January 1st



Home Equity Loans

Whether you are looking to make home improvements, pay for school tuition, buy a vehicle or simply payoff your higher rate credit card debt, the equity in your home could be a great solution.



Fixed rates as low as 3.49% APR*

- 5-, 10- and 15-year terms
- Full loan balance received upon loan closing
- No Closing Costs or Application Fees**

**Apply Online @ AchieveFinancialCU.com
OR Call 860.828.2790, ext. 8032**

*APR = *APR=Annual Percentage Rate. Rate shown based on loan-to-value of 70%, first lien position with a term of up to 60 months. Rate effective as of 8/31/19. Rate and terms subject to change without notice. At 3.49% APR, five-year loan requires monthly payments of \$19 per \$1,000 borrowed. Rate good on new loans or refinances from other financial institutions only. Restrictions may apply. No application fee or closing costs on loans with a balance of \$25,000 or more. Application fee of \$350 and an \$85 recording fee on loans under \$25,000. Minimum loan balance of \$10,000 required. Property insurance required. After a 15-calendar-day grace period, a late charge of 5.00% of the payment applies with a \$2 minimum and no maximum. Home Equity Loans are available for CT properties only. Achieve members are required to have a savings account with a \$5 minimum balance. As of 8/31/19, savings accounts have a rate of 0.05% APY (Annual Percentage Yield). Other restrictions may apply.

**No application fee or closing costs on loan balances of \$25,000 or more. Application fee of \$350 for loans under \$25,000. Rates good on new loans or refinances from other financial institution only.



Credit Cards

Our Visa Platinum credit card offers the best of both worlds. A **low fixed rate** and **reward points** that can be redeemed for **cash back**.

Fixed rates as low as 9.90% APR*

- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee

Apply online @ AchieveFinancialCU.com

FIXED RATE BALANCE TRANSFER

Transfer high rate credit card balances from other cards to an Achieve Financial Visa credit card.

Consolidate your credit card balances - save on interest, and pay your balances down faster.

Have a variable rate credit card? Switch to an Achieve Visa FIXED rate credit card and save!

Fixed rates as low as 8.99% APR**

- No Balance Transfer Fees
- Rate is good on the life of the transferred balance

Apply over the Phone: 860.828.2790, Option 2

*APR = Annual Percentage 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. Your billing due date is at least 25 days after the close of each billing cycle. Qualification restrictions apply. Rate is effective 8/31/19 and is subject to change.

**APR = Annual Percentage Rate. 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. Rate is effective 8/31/19 and is subject to change.

Achieve

FINANCIAL ADVISORS

RETIREMENT & INVESTMENTS

Achieve Financial Advisors Located at Achieve Financial Credit Union

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



Contact David Dufour Today!

Financial Advisor • 860.828.2790, ext. 8945

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Home Buyers Seminar

Date: Tuesday, October 29th

Time: 5:30 p.m. – 7:30 p.m.

Location: New Britain Branch

Local experts will be available to discuss everything you need to know about the home buying process. Pre-qualification will be available at the seminar.

What we'll discuss:

- Steps involved for a successful home buying experience
- Everything from making an offer to closing on your home.
- Home loan programs, credit score and how it affects you.

Seating is limited- register today!

Sign up at AchieveFinancialCU.com

OR Call 860-828-2790, Ext 8032

