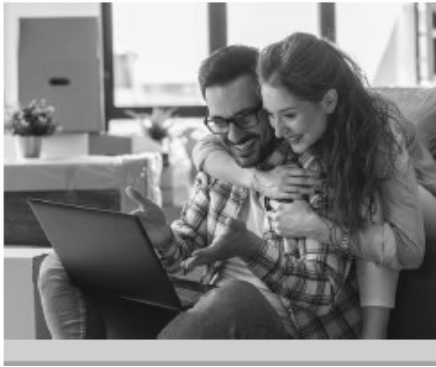




FOR ANYONE WITH A DREAM.



Personal Loan

Rates as low as:

7.74% APR¹

\$0 APPLICATION FEE
\$0 ANNUAL FEE
\$0 PREPAYMENT FEE

1. APR = Annual Percentage Rate. A 7.74% APR is representative of a 36-month personal loan and the monthly payment would be \$31.22 for each \$1,000 borrowed. A 8.74% APR is representative of a 60-month personal loan and the monthly payment would be \$20.64 for each \$1,000 borrowed. Other rates and terms available upon approved credit. Programs, rates, terms, and conditions are subject to change at any time and may be withdrawn without notice. Annual Percentage Rates include a 0.25% rate discount with Auto Pay from a Connex Credit Union checking account. The rate you pay will be determined by the term of the loan, your credit history, and other factors. All loans are subject to credit approval, underwriting guidelines and membership eligibility. Other terms and conditions may apply. Minimum loan amount is \$1,000 and maximum loan amount is \$20,000. Refinancing existing Connex loans not eligible.

Loan Rates as of May 1, 2021

HOME EQUITY LINE OF CREDIT
INTRODUCTORY RATE
FOR 12 MONTHS
1.99% APR

HOME EQUITY LOAN
RATES AS LOW AS
2.74% APR

NO POINTS!
NO CLOSING COSTS!
NO APPLICATION FEE!
NO ANNUAL FEE!

2. HOME EQUITY LINE OF CREDIT – New Home Equity Lines of Credit with an introductory Annual Percentage Rate (APR) of 1.99% are available as of 5/1/2021. The introductory rate of 1.99% is for 12 billing cycles from the funding date. After that, a variable rate based on an Index minus 0.25% will be used. The Index is the highest United States Prime Rate as published in the Eastern Edition of The Wall Street Journal on the last business day before the start of each month’s billing cycle. As of 4/30/2021, the Prime Rate was 3.25%. The APR cannot fall below the minimum of 3.00% nor exceed a maximum of 18.00%. Obtain credit advances for 10 years (Draw Period), make interest only payments or principal and interest payments during this period, then repay the remaining balance over the next 10 years (Repayment Period). Principal balance will not decrease if interest-only payments are made. The maximum combined loan-to-value ratio (existing mortgage loan balances plus Home Equity Credit Line limit) is 80% of appraised value. The minimum line of credit amount is \$10,000 and up to a maximum of \$300,000. The minimum credit advance that you can make is \$500. Third party fees may need to be reimbursed if the loan is closed within the first 24 months.

3. HOME EQUITY LOAN – APR = Annual Percentage Rate. A loan amount of \$10,000 up to \$300,000 has a 2.74% APR and is representative of a 5 year term home equity loan in first lien position with no points, and up to 80% loan-to-value (LTV). PAYMENT EXAMPLE: A 5-year loan at an APR of 2.74% would have 60 months principal and interest payments of \$17.86 per \$1,000 borrowed. Other terms and rates available upon request.

Home Equity Line of Credit and Home Equity Loan have no application fee, no closing costs, and no annual fee. Proof of homeowners insurance required. CT owner-occupied properties only. Programs, rates, terms, and conditions are subject to change and may be withdrawn without notice. Other terms and conditions may apply. A \$25 balance in your Connex share savings account required. Up to 100% loan-to-value financing available, higher rates apply. Interest may be tax deductible, please consult your tax advisor. All loans are subject to credit and underwriting guidelines and membership eligibility. To join Connex, you must live, work, worship or attend school in Hartford, New Haven, Middlesex or Fairfield County. Refinancing existing Connex home equities not eligible.

Fixed Rate Auto Loans

Direct New Auto Loans

36 Month Term
Rates as low as **1.99% APR⁴**

Direct Used Auto Loans

36 Month Term
Rates as low as **2.29% APR⁴**

Other rates and terms are available.

Note: New Cars are model year 2018 and newer. Used Cars are model year 2015-2017. Other rates apply for model years 2014 through 2011. Private Purchase on model year 2015 and newer, add 1.25% to the Car Base Rate. Lease Buyout is Used Car Base Rate plus 1.75%. Cash Out Refinance and Borrowing Against Title is Used Car Base Rate plus 2.50%.

4. Annual Percentage Rate (APR) includes a 0.25% rate discount with Auto Pay from a Connex Credit Union checking account. The rate you pay will be based on the term of the loan and your credit history. Higher rates may apply depending on model year, used car private purchases, lease buyouts or cash out refinancing. Rates shown are for new loans only. Existing Connex Credit Union loans do not qualify. Rate of 1.99% APR is for vehicles model year 2018 and newer financed for 36 months at a monthly payment of \$28.64 for each \$1,000 borrowed. Rate of 2.29% APR is for used vehicles model year 2015-2017 financed for 36 months at a monthly payment of \$28.77 for each \$1,000 borrowed.

Membership eligibility and a \$25 balance in your Connex share savings account required.

Mortgages

- First Mortgages
- Jumbo Loans up to \$850K
- Pre-approvals
- Refinances

Contact Connex Mortgage Loan Consultants
Mark Frank at 203-603-5811, or Barbie Rodrigue
at 203-603-5793.

Apply online at connexcu.org, by phone at 1-800-CR-UNION or at any branch.

Savings Rates as of May 1, 2021



Account	Balance Requirements	Dividend	APY ¹
Regular Share Account	\$25 minimum balance to earn dividend	0.05%	0.05%
Business Share Account	\$25 minimum balance to earn dividend	0.05%	0.05%
Special Purpose Share Account	Dividend paid on all balances	0.05%	0.05%
Mini Money Market (age 25 or younger)	\$0—\$24.99	0.00%	0.00%
	\$25—\$249.99	0.05%	0.05%
	\$250 - \$499.99	0.10%	0.10%
	\$500 - \$999.99	0.15%	0.15%
	\$1,000 - \$1,499.99	0.20%	0.20%
	\$1,500 - \$1,999.99	0.25%	0.25%
	\$2,000 or more	0.30%	0.30%
IRA Variable Account	\$0 to \$20,000.00	0.10%	0.10%
	\$20,000.01 or greater	0.15%	0.15%

Account	Balance Requirements	Dividend	APY
Unbank Checking ^{2,4} —Qualified Accounts	Balances \$0—\$25,000	1.24%	1.25%
	Balances \$25,000.01 and higher	0.10%	0.10%
Unbank Checking ⁴ — Non-qualified Accounts	All Balances	0.05%	0.05%
Ultra Checking ⁴	All Balances	0.05%	0.05%
Your Choice Checking ⁴	All Balances	0.05%	0.05%
Business Checking Account ⁴	All Balances	0.10%	0.10%
Health Savings/Checking Account ⁴	All Balances	0.10%	0.10%

Account	Balance Requirements	Dividend Rate	APY	Dividend Rate with Your Choice Checking	APY with Your Choice Checking
Money Market Share Account	\$0.01—\$2,499.99	0.05%	0.05%	0.05%	0.05%
Business Money Market Share ³	\$2,500 - \$9,999.99	0.10%	0.10%	0.20%	0.20%
Account	\$10,000 - \$24,999.99	0.15%	0.15%	0.25%	0.25%
	\$25,000 - \$49,999.99	0.20%	0.20%	0.30%	0.30%
	\$50,000 - \$99,999.99	0.30%	0.30%	0.40%	0.40%
	\$100,000 +	0.40%	0.40%	0.50%	0.50%

Account		Dividend Rate	APY	Dividend Rate with Your Choice Checking	APY with Your Choice Checking
Share Certificate (\$500 min.)	6 Months	0.20%	0.20%	0.30%	0.30%
	12 Months	0.40%	0.40%	0.50%	0.50%
	24 Months	0.50%	0.50%	0.60%	0.60%
	36 Months	0.60%	0.60%	0.70%	0.70%
	48 Months	0.80%	0.80%	0.90%	0.90%
Share, Business ³ , and IRA Certificates (\$500 min.)	60 Months	0.99%	1.00%	1.09%	1.10%
	Save to Win Share Certificate	12 Months	0.40%	0.40%	

1. APY = Annual Percentage Yield. Yield assumes principal and dividend remain on deposit for one year at the current rate. Share account and Money Market dividends are compounded and paid monthly. Share Certificate dividends are compounded daily and paid monthly. Rates subject to change without notice. A penalty may be imposed for early withdrawal from a Share Certificate. A Your Choice Checking Account is required to qualify for the Bonus Reward on Share Certificate and Money Market Accounts; bonus reward not available on special offers.

2. Members can have only one Unbank Checking Account (one per social security number). Fees may reduce earnings.

3 Business Accounts are not eligible for Your Choice Checking Account or Bonus Reward.

4. Fees may reduce earnings.