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Additional Information

Call us at 1.800.CR.UNION (800.278.6466) or stop by the Monroe branch for details!

MONROE-ONLY SPECIALS!

If you live or work in Fairfield, New Haven, Middlesex, or Hartford County and have \$25 to deposit in your savings account, you may join!

**OPEN A CONNEX
MONEY MARKET
AND EARN UP TO
2.30%
APR!**

Rate good through December 31, 2019. Minimum to open promotional money market is \$500. See additional disclosures below. Offer expires 9/30/18.

FOR 15 MONTHS!

**NEW, USED, OR
REFI AUTO LOAN
AND SAVE**

0.25%
APR²

**ON YOUR BEST
QUALIFYING RATE!**

Save 0.25% APY on your best qualifying auto loan rate. Current rates as low as 2.44% APR for vehicle years 2015 and newer financed for 36 months. Other rates and terms available. See additional disclosures below. Offer expires 10/31/18.

**GET RATES AS
LOW AS**

6.99%
APR³

**ON A PERSONAL
LOAN WITH TERMS
UP TO 60 MONTHS.**

Rates as low as 6.99% APR for up to 5 years! No application or annual fees! See additional disclosures below. Offer expires 10/31/18.

**NEW MORTGAGE
OR REFI ARE
ELIGIBLE FOR**

\$500

CREDIT AT CLOSING⁴.

CT properties only. Must apply by December 31, 2018. See additional disclosures below. Offer expires 12/31/18.

A LOW

2.49%
APR⁵

**FOR 6 MONTHS ON
A HOME EQUITY**

Get an extra 0.50% APR discount on our promotional introductory rate on a Home Equity Line of Credit. No application fee, annual fee, or closing costs. See additional disclosures below. Apply by 10/31/18.

LINE OF CREDIT.**RATES AS LOW AS****3.99%**
APR⁶**ON A 10-YEAR
HOME EQUITY LOAN.**

No application fee, annual fee, closing costs or points. See additional disclosures below. Apply by 10/31/18.

EARN UP TO**\$300*****WHEN YOU OPEN
A NEW UNBANK
CHECKING
ACCOUNT!**

No minimum balance or monthly fees! Earn up to 1.25%APY and get Free debit cards, Free mobile banking, Free online banking, Free bill pay, Free Popmoney and External Transfers, Free Smart Score Credit Score Range, Access to over 43,000 ATMs nationwide including in Target, Costco, Walgreens, CVS, Safeway and many more. See additional disclosures below. Offer expires 10/31/18.

**CHAT FOR A
CHANCE TO****WIN****

Our Interactive Teller Machines (ITMs) are rewarding. Chat with a live teller M-F, 7AM-7PM or Sat, 8AM-1PM and be entered to win one of three cash prizes: \$250, \$100, or \$50. See additional disclosures below.

WIN**A WEBER GENESIS® II
GAS GRILL!™**

Earn one entry for each completed activity: Open a checking account with full direct deposit, fund a loan, or get approved for a Connex credit card. No limit to the number of entries. Entries accepted through 9/30/18. Winner selected October 5, 2018. See additional disclosures below.

BRANCH HOURS**MONDAY-WEDNESDAY: 8AM-3PM****THURSDAY: 8AM-6PM****SATURDAY: 9AM-12PM (LOBBY)****ITM LIVE TELLER HOURS****MONDAY-FRIDAY: 7AM-7PM**

FRIDAY: 8AM-5PM**SATURDAY: 8AM-1PM**

All offers apply to accounts opened at Monroe, CT branch only.

1. **MONEY MARKET.** APY = Annual Percentage Yield. Effective as of August 13, 2018, through September 30, 2018, and is guaranteed through December 31, 2019, and subject to change thereafter. Earn 2.30% APY on balances of \$100,000 and over. 2.00% APY on balances of \$50,000 - \$99,999.99. 1.75% on balances \$25,000 - \$49,999.99. 1.50% APY on balances \$10,000 - \$24,999.99. 0.75% APY on balances of \$2,501 - \$9,999.99. 0.25% APY on balances of \$25 - \$2,500. Only funds not currently on deposit at Connex are eligible. Transfers from existing Connex accounts do not qualify. A \$25 balance in your share savings account is required. The minimum to open Promotional Money Market is \$500. The minimum balance to earn the APY is \$25. Future deposits can only be made in a branch. Withdrawals can only be made in a branch or by calling 1-800-CR-UNION. After the promotional period ends, the rates and tiers of the Promotional Money Market account will be the standard rates and tiers currently in effect. At the end of the promotional period, we reserve the right to convert your Promotional Money Market account to a standard Money Market account without prior notice. Fees may reduce earnings. Offer is subject to change without notice and may be withdrawn at any time. Other restrictions may apply. See us for further details.

2. **AUTO LOAN.** APR = Annual Percentage Rate. Get 0.25% APR discount off of your qualified rate when you fund an auto loan. The rate you pay will be determined by the term of the loan and your credit history. Rates available on approved credit. Current rates as low as 2.44% is for vehicle years 2015 and newer financed for 36 months at a monthly payment of \$28.84 for each \$1,000 borrowed. Other rates and terms are available. Programs, rates, terms and conditions are subject to change without notice. Connex \$25 share savings account required. Other terms and conditions may apply. Loans being refinanced from other financial institutions must be at least 90 days old. Refinanced loans may be subject to a \$45 Department of Motor Vehicles fee. Offer expires October 31, 2018.

3. **PERSONAL LOAN.** APR = Annual Percentage Rate. 6.99% is for personal loan term up to 60 months. At a 60-month term loan the monthly payment would be \$19.81 for each \$1,000 borrowed. Other rates and terms are available. Maximum loan amount is \$20,000. Programs, rates, terms, and conditions are subject to change and may be withdrawn without notice. The rate you pay will be determined by the term of the loan, your credit history, and other factors. Rates available on approved credit. A \$25 balance in your share savings account is required. Other terms and conditions may apply. Refinancing existing Connex loans not eligible. Offer expires October 31, 2018.

4. **MORTGAGE: NEW OR REFI.** All loans are subject to our normal underwriting process and credit approval. \$500 closing cost credit cannot be combined with any other offer. Must apply by December 31, 2018. Limit one rebate per customer. \$500 credit will be provided at closing. Valid on 1st lien conventional fixed and adjustable rate mortgages secured by 1-4 family, owner-occupied homes and condominium purchases and refinances for CT properties only. Offer available for loan applications received from 8/13/18 through 12/31/18 and loan must close by 02/28/19. Not redeemable for cash. Other terms and conditions may apply and may be withdrawn without notice.

5. **HOME EQUITY LINE OF CREDIT.** APR = Annual Percentage Rate. The Promotional Annual Percentage Rate (APR) of 2.49% is fixed for the first 6 full billing cycles from origination. After the fixed rate promotional period, the APR is a variable rate based on the Wall Street Journal's Prime Rate minus 0.25%. As of 8/1/2018, Prime Rate is 5.00% with an APR of 4.75%. After the first 6 full billing cycles, the APR will never go below 3% and the maximum is 18%. The maximum combined (existing mortgage loan balances plus, Home Equity Credit Line limit) loan-to-value ratio (LTV) is 80% of market value. The minimum line of credit amount is \$10,000. The maximum line of credit is \$300,000 with LTVs up to 80%. The minimum credit advance that you can receive is \$500. Third party fees may need to be reimbursed if the loan is closed within the first 24 months. There is 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 approval. Refinancing existing Connex home equities not eligible. Must apply by October 31, 2018.

6. **HOME EQUITY LOAN.** APR = Annual Percentage Rate. A loan amount of \$100,000 and greater has a 3.99% APR and is representative of a 10-year term home equity loan in first lien position with no points, and up to 80% loan-to-value (LTV). A loan amount of less than \$100,000 has a 4.24% APR and is representative of a 10-year term home equity loan in first lien position with no points, and up to 80% LTV. **PAYMENT EXAMPLE:** A loan at an APR of 3.99% would have 120 months principal and interest payments of \$10.11 per \$1,000 borrowed. A loan at an APR of 4.24%, would have 120 months principal and interest payments of \$10.24 per \$1,000 borrowed. There is no application fee, no closing costs, no points, 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 approval. Refinancing existing Connex home equities not eligible. Must apply by October 31, 2018.

** UNBANK CHECKING. Offer effective for Unbank Checking accounts opened through October 31, 2018. A \$25 balance in your Share Savings account is required. Must meet all Connex membership and checking account requirements. To qualify for a cash bonus up to \$300, customers must set up recurring direct deposit of \$350 or more per statement cycle and use their Connex Debit Card to perform a minimum of 3 posted and cleared debit card point-of-sale purchases per statement cycle (this does not include transactions at an ATM). Your direct deposit needs to be an electronic deposit of your paycheck, pension or government benefits (such as Social Security) from your employer or the government. (Transfers from one account to another do not qualify.) Once completed, we'll deposit the first \$100 bonus into your new account within the following statement cycle. When you complete the qualifying requirements in the second month, an additional bonus of \$100 will be deposited into your account in the following statement cycle. When you complete the qualifying requirements in the third month, an additional bonus of \$100 will be deposited into your account in the following statement cycle. You have until March 31, 2019, to complete the requirements and earn the bonus. Accounts must be in good standing at the time the bonus is posted. Offer good for personal accounts only and limited to members who have not had a Connex checking account in the past 12 months. Offer may be withdrawn at any time. Cannot be combined with other checking account offers. Fees may reduce earnings. Limit one cash bonus per address. Bonuses are considered interest and will be reported on IRS Form 1099-INT. 1.25% APY (Annual Percentage Yield) applies to balances up to \$25,000. Balances above \$25,000 receive 0.10% APY. Direct Deposit, debit card transactions, online banking and eStatements must be in place to receive 1.25% APY. Accounts not meeting these requirements receive 0.05% APY on all balances. Rates as of August 2018, and subject to change at any time. Please contact us for full details.*

*** ITM. Winners will be notified by November 9, 2018. Limit one cash bonus per address. Bonuses are considered interest and will be reported on IRS Form 1099-INT.*

**** WEBER GENESIS® II GRILL. Open an Unbank Checking account with full direct deposit, fund a Connex loan, or get approved for a Connex credit card through September 30, 2018, to be entered to win a Weber Genesis II gas grill. No limit to the number of entries. Required share savings, money market, and certificate of deposit accounts do not qualify.*

Let a Connex Financial Advocate Assist You

Contact Us Online (</home/member-info-resources/member-info/contact-us>)

or

Call 800-278-6466

How to reach us

203-603-5700 | 800-CR-UNION

Find Locations (</home/member-info-resources/member-info/locations>)

Email Us (</home/member-info-resources/member-info/contact-us/secure-email>)

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Your savings federally insured to at least \$250,000 and backed in full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.