



UNBANK WITH US

# Loan Rates as of January 1, 2012

**NO-FEE REFINANCING**  
**10-YEAR MORTGAGE SPECIAL**

INTEREST RATES AS LOW AS **3.74%**  
**3.951% APR**

- No application fees
- Low rate
- 10-year term

Have a home loan somewhere?  
 See if we can save you money  
 by completing a quick and easy  
 Savings Analysis.

Ask a Member Service  
 Representative for full details.



## Mortgages

- First Mortgages
- Pre-approvals
- Refinances
- First-time home buyer Programs
- Free Savings Analysis to see how much you'll save by refinancing at Connex
- Reverse Mortgages

Apply online at [www.connexcu.org](http://www.connexcu.org),  
 by phone at 1-800-CR-UNION  
 or at any branch.

## Home Equity Loans

**Fixed Rates as low as**  
**4.24% APR<sup>1</sup>**

## Home Equity Line of Credit

**Rates as low as 4.00% APR**

Prime minus .50% for the life of the loan,  
 variable rate.<sup>2</sup>

- No fees, points or closing costs on any of our equity loans<sup>3</sup>
- Borrow up to 80% of the equity in your home, up to \$300,000
- Fast turn-around on your Home Equity Application!

<sup>1</sup> APR = Annual Percentage Rate. Rate quoted applies to a five-year Home Equity Loan and is based on borrowing up to 80% of equity in home with a loan amount of \$100,000 or greater. Loan must be in the first lien position. Estimated monthly payment for 5-year home equity loan at 4.24% APR is \$18.53 per \$1,000 borrowed. Other rates and terms are available.

<sup>2</sup> The Annual Percentage Rate (APR) will not go below 4.00% at any time during the term of the loan. The maximum lifetime ceiling APR is 8.00% higher than the initial rate, not to exceed 18% APR.

<sup>3</sup> Connex Credit Union absorbs all third party costs associated with your loan. The Good Faith Estimate and final documentation you receive will include an estimate of your annual homeowners insurance which is paid separately by you.

For Home Equity Loans and Home Equity Lines of Credit rates may vary depending on each individual's credit history and underwriting factors. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice. Proof of homeowners insurance is required for all Home Equity products. Home Equity financing available on CT owner-occupied properties only.

Rates shown are for new loans only. Existing Connex Credit Union loans do not qualify.

## Fixed Rate Auto Loans

### New Auto Loans

36 Month Term  
 Rates as low as 3.49% APR<sup>1</sup>

### Used Auto Loans

36 Month Term  
 Rates as low as 3.74% APR<sup>1</sup>

**Other terms and rates available.**

## Signature Loans

### 2 Year Term

Rates as low as 10.00% APR<sup>2</sup>

### 4 Year Term

Rates as low as 11.00% APR<sup>2</sup>

<sup>1</sup> 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. APR= Annual Percentage Rate. Rate quoted is for 90% financing; 100% financing is also available. Rates shown are for new loans only. Existing Connex Credit Union loans do not qualify. Rate of 3.49% APR is for new vehicles financed for 36 months at a monthly payment of \$29.30 for each \$1,000 borrowed. Rate of 3.74% APR is for used vehicles financed for 36 months at a monthly payment of \$29.41 for each \$1,000 borrowed.

<sup>2</sup> The rate you pay will be determined by the term of the loan and your credit history. Rates available on approved credit. APR= Annual Percentage Rate. Rate of 10.00% APR is for a 2-year signature loan at a monthly payment of \$46.14 for each \$1,000 borrowed. Rate of 11.00% APR is for a 4-year personal loan at a monthly payment of \$25.85 for each \$1,000 borrowed.

Rates shown are for new loans only. Existing Connex Credit Union loans do not qualify.



# Savings Rates as of January 1, 2012

Account	Balance Requirements	Dividend Rate	APY <sup>1</sup>
Regular Share Account	\$25	0.05%	0.05%
Mini Money Market (age 25 or younger)	\$250 - \$499	0.10%	0.10%
	\$500 - \$999	0.15%	0.15%
	\$1,000 - \$1,499	0.20%	0.20%
	\$1,500 - \$1,999	0.25%	0.25%
	\$2,000 or more	0.30%	0.30%
IRA Variable Account	Less than \$20,000	0.15%	0.15%
	More than \$20,000	0.30%	0.30%

Account	Balance Requirements	Dividend	APY
Unbank Checking—Qualified Accounts	Balances \$0—\$25,000	1.98%	2.00%
	Balances \$25,000.01 and higher	0.25%	0.25%
Unbank Checking— Non-qualified Accounts	All Balances	0.05%	0.05%
Ultra Checking and Your Choice Checking	All Balances	0.10%	0.10%
Business Checking Account	All Balances	0.25%	0.25%
Health Savings/Checking Account	All Balances	0.25%	0.25%
Mortgage Escrow Account	All Balances	1.50%	1.51%

Account	Balance Requirements	Dividend Rate	APY	Dividend Rate with Your Choice Checking	APY with Your Choice Checking
Money Market Share Account					
Business Money Market Share	\$2,500 - \$9,999	0.10%	0.10%	0.20%	0.20%
	\$10,000 - \$24,999	0.15%	0.15%	0.25%	0.25%
	\$25,000 - \$49,999	0.20%	0.20%	0.30%	0.30%
	\$50,000 - \$99,999	0.35%	0.35%	0.45%	0.45%
	\$100,000 +	0.50%	0.50%	0.60%	0.60%

Share and IRA Certificate Specials <sup>3</sup>					
Balance Requirements	Term	Dividend Rate	APY <sup>1</sup>	Dividend Rate with Your Choice Checking	APY with Your Choice Checking
\$5,000-\$24,999	13 Months	0.35%	0.35%	0.45%	0.45%
\$25,000-\$49,999		0.40%	0.40%	0.50%	0.50%
\$50,000-\$99,999		0.45%	0.45%	0.55%	0.55%
\$100,000 +		0.60%	0.60%	0.70%	0.70%
\$5,000-\$24,999	26 Months	0.65%	0.65%	0.75%	0.75%
\$25,000-\$49,999		0.85%	0.85%	0.95%	0.95%
\$50,000-\$99,999		0.95%	0.95%	1.04%	1.05%
\$100,000 +		1.09%	1.10%	1.19%	1.20%
\$5,000-\$24,999	40 Months	0.95%	0.95%	1.04%	1.05%
\$25,000-\$49,999		1.14%	1.15%	1.24%	1.25%
\$50,000-\$99,999		1.34%	1.35%	1.44%	1.45%
\$100,000 +		1.59%	1.60%	1.69%	1.70%

Account	Term	Dividend Rate	APY	Dividend Rate with Your Choice Checking	APY with Your Choice Checking
Share Certificates (\$500 min.)	3 Months	0.15%	0.15%	0.25%	0.25%
	6 Months	0.20%	0.20%	0.30%	0.30%
Share and IRA Certificates (\$500 min.)	12 - 23 Months	0.25%	0.25%	0.35%	0.35%
	24 - 35 Months	0.50%	0.50%	0.60%	0.60%
	36 - 47 Months	0.75%	0.75%	0.85%	0.85%
	48 - 59 Months	1.49%	1.50%	1.59%	1.60%
	60 Months	1.88%	1.90%	1.98%	2.00%

1. APY = Annual Percentage Yield. Yield assumes principal and dividend remain on deposit for one year at the current rate. Share dividends are compounded and paid monthly. Share Certificate dividends are compounded daily and paid monthly. Savings and Share Certificate 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. One bump up during the term allowed to current 60-month rate. Member must notify Connex they want to bump up.

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

3. CD Specials have a \$5000 minimum deposit, maximum deposit is \$250,000. CD specials in effect January 1, 2012 and may expire at any time. May not be combined with other offers. Federally Insured by NCUA.