



The value you need. The service you deserve.

As an employee of Capital Area Health Consortium, you and your family are eligible for membership at **Hartford Federal Credit Union**.  
Join now and take advantage of our specials.



*Open a New Checking Account with a Debit Card & Full Direct Deposit & Receive a \$50 Gas Card<sup>‡</sup>!*

**New, Used, & Refinanced Auto Loans**  
Rates as low as **1.99%<sup>APR\*</sup>**

**Home Equity Loans**  
**FIXED** rates as low as **2.99%<sup>APR\*\*</sup>**



**Visa Gold Card**  
**Earn points each time you shop!**

To take advantage of these incredible deals become a member today! Contact Barbara Gunterman at 860-527-6663, ext. 222 or by email at [bgunterman@hartfordfcu.com](mailto:bgunterman@hartfordfcu.com).

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244 Trumbull St., Hartford, 860-761-0080

29 Albany Tpke., West Simsbury, 860-651-1400

1665 Ellington Rd., South Windsor, 860-644-0200

260 Hartford Ave., Newington, 860-666-1444

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<sup>‡</sup>Gas card is issued upon receipt of first direct deposit. \*Annual Percentage Rate (APR) is based on three-year term with a monthly payment of \$28.64 per thousand borrowed and includes a 1% discount for direct deposit. Loan-to-value ratio up to 100%. Rate may be higher based on credit history. Other rates and terms are available. Rate is for new loans over \$10,000, cannot be used to refinance an existing HFCU loan, and is subject to change without notice. \*\*Annual Percentage Rate (APR) is based on five-year term with a monthly payment of \$17.96 per thousand borrowed and includes a 1% discount for direct deposit. Loan-to-value ratio 80% or less. Property insurance must be maintained throughout the loan term. Other rates and terms available for up to fifteen years. Rate may be higher based on credit history. Rate is for new loans over \$25,000 and is subject to change without notice. Other restrictions may apply. Federally insured by NCUA.

