

**Greenwich Municipal Employees
Federal Credit Union**

439 West Putnam Avenue
Greenwich, CT 06830

Phone: 203.869.5280

Fax: 203.622.7409

Teller 24: 800.964.8536

www.gmefcu.com

Hours

Monday through Friday
8:00 a.m. - 4:00 p.m.

Drop box available 24 hours a day
Located outside front door.

Holiday Closing

Labor Day

Monday, September 2, 2019

Columbus Day

Monday, October 14, 2019

Community Corner

**8th Annual Food Drive to
Benefit Neighbor to Neighbor**
Stop by our office with your
non-perishable items and
donations this July to help
support the food insecure.



Put Your Home to Work

Turn your dreams into fantastic realities.

Imagine the possibilities with a **Home Equity Line of Credit** from GMEFCU. Use the equity in your home for renovations, paying for education, and more. Draw money as you need it and use it however you'd like. Our program offers lines up to \$100,000 with flexible terms. Our **low rates** will help you steer clear of high-interest debt.

Call or visit us to see what your home can do for you.

Congratulations, Scholarship Winners!

Congratulations to our eight scholarship award winners! We wish them great success.

- Fallon Berry, attending Springfield College
- Amanda Chan, attending Worcester Polytechnic Institute
- Kevin Franco, attending State University New York Cortland
- Jason Mandras, attending New England Institute of Technology
- Ellie Sylvester, attending University of Arizona
- Madalynn Stewart, attending University of Connecticut
- Erin Vallerie, attending the College of New Jersey
- Alicia Wilczewski, attending Manhattanville College

Member Services

24 Hr Audio Response • 24 Hr Drop Box • ATM/Debit Cards • Checking Accounts • Christmas Clubs • Credit Counseling • Direct Deposit • Home Banking • Automobile Loans • Home Equity Loans • Personal Loans • Share Pledge Loans • Money Markets • Notary Public Service • Online Bill Payer • Payroll Deduction • Savings Accounts • Share Certificates (CD's) • Tax Accounts • Vacation Clubs • Mobile Banking • MasterCard Gift Cards

Handicap Friendly-we will bring services to our members!

Rates as of July 1, 2019

Savings

Regular Savings Account	0.05%	0.05%
Club Accounts	0.05%	0.05%
Checking Accounts	0.00%	0.00%

Money Markets

\$2,500 - \$9,999	0.10%	0.10%
\$10,000 - \$24,999	0.10%	0.10%
\$25,000 - \$49,999	0.10%	0.10%
\$50,000 - \$74,999	0.20%	0.20%
\$75,000 & over	0.20%	0.20%

Certificates of Deposit

6 Months	0.10%	0.10%
12 Months	0.20%	0.20%
18 Months	0.30%	0.30%
24 Months	0.40%	0.40%

New Cars

	APR*
36 Months	2.9%
48 Months	2.9%
60 Months	2.9%
72 Months**	3.9%**
84 Months**	4.9%***

*The Credit Union will finance 100% of the purchase price of the vehicle including tax, registration and any extended warranty. **New Car 72 months financing for \$20,000.00 sticker price or greater. ***New Car 84 months financing for \$30,000.00 sticker price or greater.

Used Cars

	APR*
36 Months	3.9%
48 Months	3.9%
60 Months	3.9%
72 Months**	4.9%**
84 Months**	5.9%***

*The Credit Union will finance 100% of the purchase price of the vehicle including tax, registration and any extended warranty. **Used Car 72 months financing for \$25,000.00 or greater. ***Used Car 84 months financing for \$30,000.00 sticker price or greater.

Mortgage Loans

HELOC (Up To 80% LTV)	5.50%
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*APR = Annual Percentage Rates



We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Drive Happy

GMEFCU Car Loans

Low Rates • Flexible Terms • Great Service



Save the Date: Anniversary Cocktail Party!

Save the date for our 50th Anniversary Cocktail Party on Thursday, October 24th. Join us for a celebration of YOU, our members! Stay tuned for more information in your mailbox soon.

CREDIT UNION MEMBERS, MAKE A SPLASH WITH

\$100 CASH

FOR EVERY NEW LINE ACTIVATED WITH SPRINT®

Visit LoveMyCreditUnion.org/Summer to learn more.

Love My Credit Union rewards



Spread the Word

Tell your co-workers and immediate family about GMEFCU.

Foreign Currency Exchange Available

More than 100 countries! Ask us today.

Updated Fee Schedule - Effective 9/1/2019

We're updating our Fee Schedule, which can be found on our website at www.gmefcu.com/Services/Fee-Schedule. These updated fees will go into effect on September 1, 2019.