

Your View to Financial Success

**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. - 3:30 p.m.

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

### Holiday Closings

**Columbus Day**  
Monday, October 12, 2020

**Veterans Day**  
Wednesday, November 11, 2020

**Thanksgiving**  
Thursday, November 26, 2020  
Friday, November 27, 2020

**Christmas Eve**  
Closing Early at Noon on  
Thursday, December 24, 2020

**Christmas Day**  
Friday, December 25, 2020

**New Year's Day**  
Friday, January 1, 2021

### Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.gmefcu.com](http://www.gmefcu.com) or we will mail you a free copy upon request if you call us at 203 869-5280.



## Auto Loan Savings

From purchasing a new or used car to refinancing a higher-rate car loan, you can drive down the road to savings with a Greenwich Municipal Employees Auto Loan. Call us to learn more!

**New Auto Loan**  
**1.9% APR\***

**New Auto Loan**  
**2.9% APR\***

*\*APR = Annual Percentage Rate. All rates are subject to change without notice. Terms and conditions apply. Cannot be applied toward existing loans. Cannot be combined with any other offer.*

## Congratulations, Scholarship Winners

Congratulations to our 2020 scholarship award winners!  
We wish them great success.

Samantha Erfe attending Quinnipiac University  
Andrew D'Autilio, attending Quinnipiac University  
Abigail Solomon, attending Salve Regina University  
Amanda Chan, attending Worcester Polytechnic Institute  
Alton Hall IV, attending Western New England University  
Jason Mandras, attending New England Institute of Technology  
Alicia Wilczewski, attending Manhattanville College  
Breeya Evans, attending Housatonic Community 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 October 1, 2020

### 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	0.20%	0.20%
12 Months	0.25%	0.25%
18 Months	0.30%	0.30%
24 Months	0.35%	0.35%

### 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)	4.00%
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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.

## New Office Hours

As of Wednesday, September 16, we extended our office hours from 8:00 a.m. to 3:30 pm. We will continue to do business behind closed doors. Please call ahead so we can have your transaction completed before you get to the office. We are thankful for your continued patience!



Take advantage of our electronic services such as our Mobile App, home banking through our website or Teller 24 phone service. We are still conducting business, loaning money and opening new accounts.

## Annual Meeting

The Credit Union annual meeting will be held on Tuesday, October 20 at 4:30 p.m. outside on the patio of the credit union office. Our original meeting scheduled for March 2020 was cancelled due to the pandemic. Nominations for vacancies for the Board of Directors by petition were due by February 3, 2020. None were received.

The election will not be conducted by ballot and there will be no nominations from the floor. The Nominating Committee has nominated the following people for the term of 2020 to 2023. Members seeking reelection are Joseph H. Benoit Jr. and Gail Todd.

## Christmas Clubs

Christmas Clubs were deposited into your Savings Account on Thursday, October 1, 2020. If you would like a check mailed to you please call us. If you are interested in starting a new Christmas Club or making changes to your current one please call us.



## Easy Holiday Loan

Turn holiday dreams into fantastic realities with a holiday loan from GMEFCU. **Borrow up to \$1,200 with no credit check!** Fast and simple repayment schedule and a low fixed rate. Call for full details. All applications must be submitted November 1 through December 18.



## Mastercard Gift Cards Available

Get the perfect gift for everyone on your list. Gift cards available in amounts of \$10-\$1,000. Our cards have **NO purchase fees** and can be used anywhere Mastercard is accepted. **You must call the office to place your order.**