

**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 Closings

Columbus Day

Monday, October 14, 2019

Veterans Day

Monday, November 11, 2019

Thanksgiving

Thursday, November 28, 2019

Friday, November 29, 2019

Christmas Eve

Closing Early at Noon on
Tuesday, December 24, 2019

Christmas Day

Wednesday, December 25, 2019

New Year's Day

Wednesday, January 1, 2020

You're Invited!

Greenwich Municipal Employees Federal Credit Union

50th Anniversary Member Appreciation Party



Celebrate with us as we honor *YOU*, our members, for an amazing 50 years and counting!

Thursday, October 24, 2019

5:00 p.m. – 8:00 p.m.

Italian Center of Stamford,

1620 Newfield Ave, Stamford, CT 06905

There is no cost to attend, but please RSVP by Friday, October 11, 2019.

Respond to our invitation by mail or call us at (203) 869-5280.

Please note this will be an adults only celebration.

Christmas Angels

Our Christmas Angel program will start the holiday season in November. Back in 2003, twenty-five Christmas Angels decorated our tree. Due to the generosity of our members, we are now able to fulfill 200 Angel wishes! This project provides many local children with much needed coats, boots and other clothing items for the upcoming cold months. All you have to do is stop in our office, pick an Angel off the tree and include one of these children in your holiday shopping. And for those of you who are not shoppers, you can make a donation and the Credit Union staff will be happy to do the shopping for you.



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, 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	APR*
HELOC (Up To 80% LTV)	5.00%

*APR = Annual Percentage Rates



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

Annual Charitable Raffle

Each year the foundation for Connecticut's Credit Unions raise money that support local food banks and help the people of Connecticut build financial independence. Please consider helping those in need by purchasing tickets for this year's raffle. There will be 15 prizes totaling \$6,050 in cash and gift cards!

In addition, for every raffle ticket you purchase to support the foundation, you will receive a special Credit Union raffle ticket to win one of our fabulous gift cards! This is truly an opportunity for all to benefit—you get a chance to win some fantastic prizes and the food banks get the money they need now more than ever to help those less fortunate during the winter.



Tickets are \$2.00 each or \$20.00 a book.

Stop in or call to purchase.

Thank you for your kindness and generosity!

Prizes:

\$100 VISA Gift Cards	\$30.00 Lunch Pails
\$75.00 Gift Card to Stop & Shop	\$25.00 Lottery Fun Pot of Gold
\$75.00 Gift Card to Shop Rite	\$25.00 VISA Gift Card
\$75.00 Gift Card to Trader Joes	\$25.00 Gift Card to Amazon
\$50.00 Gift Card to Lowes	\$25.00 Gift Card to Kohls
\$50.00 Gift Card to Shell	\$25.00 Gift Card to Target
\$50.00 Gift Card to Exxonmobil	\$25.00 Gift Card to Barnes & Noble
\$50.00 Gift Card to Home Depot	\$25.00 Gift Card to Home Goods
\$50.00 Gift Card to Citarellas	\$25.00 Credit Union Deposit
\$50.00 Gift Card to Wholefoods	\$15.00 Gift Card to iTunes
\$50.00 Gift Card to Bed Bath & Beyond	\$15.00 Gift Card to Panera
\$50.00 Gift Card to Cheesecake Factory	\$10.00 Donut Delight Coffee Cards
\$45.00 Gift Card to AMC Theatres	\$10.00 Dunkin Coffee Cards

Christmas Clubs

Christmas Clubs were deposited into your Savings Account on Tuesday, October 1, 2019. 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 \$1,000 with no credit check!** Fast and simple repayment schedule and a low fixed rate. Visit or call for full details. All applications must be submitted November 1 through December 20.

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. Visit us to purchase.

