

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. - 4:00 p.m.

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

Holiday Closing

Martin Luther King Jr. Day
Monday, January 20, 2020

President's Day
Monday, February 17, 2020

Good Friday
Friday, April 10, 2020

Christmas Angels

Our Credit Union members continuously amaze us with their support of our charitable programs throughout the year. In this spirit we would like to thank you for being a source of hope for our "Christmas Angels" whose holiday was brightened by your kindness. 2019 was another MAGICAL YEAR with **212** angels who benefited from the generosity of our members. Our "Christmas Angels" received much needed coats, boots, sneakers and other clothing items. We are grateful for your assistance and wish you the very best in the New Year!

Skip a Payment this January

Put some extra cash in your pocket today!

We would like to say thank you to our Credit Union members who have supported us during the year by offering Skip A Pay for January. The form to Skip your January loan payment is on on the home page of our website. Complete the form and fax or email it back to us. Loan payments must be current for the last 12 months to be eligible. If you would like to continue making your monthly loan payments without interruption you can still do so.



**Please note this offer EXCLUDES Home Equities, Second Mortgages and Holiday Loan Special.*

1099 Forms

Tax time is right around the corner!

Your 1099 forms will be mailed out by January 31, 2020. You will receive a tax form ONLY if your accounts earn a combined total of \$10.00 or more in interest.

Have your State and Federal refund sent to your Credit Union account. Your transit and routing number and account number can be found on the bottom line of your checks for deposit to your checking account. For those with savings accounts, call the office and we will provide the numbers for you. **As a reminder, the State of Connecticut is sending out debit cards instead of refund checks for those people who do not provide direct deposit information.**

Credit Union Scholarships

Attention all high school seniors and full-time undergraduate students! We will be awarding one \$1,000.00 scholarship and six \$500.00 scholarships this spring. Applications are available online at gmefcu.com or call us and we will mail you an application. Submit your completed application along with a copy of your OFFICIAL TRANSCRIPT from high school or college to the Credit Union postmarked no later than May 31, 2020. Each of our recipients will be notified by mail by June 30, 2020.



**OFFICIAL TRANSCRIPTS must come from the school directly.
Copies will not be accepted.**

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 January 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	0.10%	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)	4.75%

*APR = Annual Percentage Rates



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

Annual Meeting

The Credit Union annual meeting will be held on Thursday, March 26, 2020 at 5:00 p.m. in the Credit Union office.

Nominations for vacancies for the Board of Directors may also be made by petition signed by 1% of the members. A brief statement of qualifications and biographical data must be submitted with the petition. Nominations by petition must be received by February 3, 2020.

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.



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