

**Greenwich Municipal Employees
Federal Credit Union**

439 West Putnam Avenue
Greenwich, CT 06830

Phone: 203.869.5280
Fax: 203.622.7409
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

Martin Luther King Jr. Day
Monday, January 17, 2022

President's Day
Monday, February 21, 2022

Good Friday
Friday, April 15, 2022



Christmas Angels

Our Credit
Union members
continue to be

amazing with their continuous support of our charitable programs. This year we raised \$10,025.00! We were able to purchase 401 \$25.00 gift cards to Target and Walmart. These cards went to the Human Services Department at the Greenwich Town Hall to help the families enrolled in this program. 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 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 28, 2022. 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.

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, 2022. Each of our recipients will be notified by mail by June 30, 2022.

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

Member Services

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

**Handicap Friendly - We will bring
services to our members!**

Rates as of January 1, 2022

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	1.9%
48 Months	1.9%
60 Months	1.9%
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	2.9%
48 Months	2.9%
60 Months	2.9%
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)	4.00%
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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.

Annual Meeting

**The Credit Union Annual Meeting will be held on
Tuesday, May 24, 2022 at 5:00 p.m. on the Credit
Union office patio.**

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 April 1, 2022.

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 2022 to 2025. Members seeking reelection are **Lynn Bausch** and **Margaret D'Autilio**.

Turbocharge Your Auto Loan



**Low rates and flexible
terms available on
your new, used, or
refinanced auto loan.**

Whether you are out shopping for a new or used vehicle or would like to see if you can save money on your loan from somewhere else – we are here to help.
Apply Today!

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.

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 us to see what your home can do for you.**

