

**Greenwich Municipal Employees  
Federal Credit Union**

439 West Putnam Avenue  
Greenwich, CT 06830

Phone: 203.869.5280

Fax: 203.622.7409

[www.gmefcu.com](http://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 11, 2021

**Veterans Day**

Thursday, November 11, 2021

**Thanksgiving**

Thursday, November 25, 2021

Friday, November 26, 2021

**Christmas Eve**

Friday, December 24, 2021

**New Year's Eve**

Friday, December 31, 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\***

### Used 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.

## Starting November 1st

### 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 17.





## 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  
October 1, 2021

### 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

	APR*
HELOC (Up To 80% LTV)	4.00%

\*APR = Annual Percentage Rates



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

## 9th Annual Food Drive

A big heartfelt THANK YOU to our members who supported our 9th Annual Food Drive. Through your generosity we raised \$1,800 in cash donations as well as much needed food items. Donations will benefit Neighbor to Neighbor to help support local families.



## 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.**

## Christmas Angels

The holiday season is quickly approaching and so is our Christmas Angel Program. Once again the Town of Greenwich Human Services Department is requesting gift cards from Walmart or Target in the amount of \$25.00. This will let the families pick up what they need for their children and allow the program to continue safely.



If you would like to donate, you can call us or send us an email. If you would prefer to purchase the cards yourself you can drop them at our office. Thank you again this year for your continued generosity!

*Deadline for Donations is December 10, 2021*

## Christmas Clubs

Christmas Clubs were deposited into your Savings Account on Friday, October 1, 2021. 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.

## Mobile Banking Through Touch Banking App

Access your accounts at Greenwich Municipal Employees Federal Credit Union on your mobile device anytime with our Mobile Banking App! Just download the touch mobile app from the Apple Store or Google Play and get started today. Use it to check your balances, view your transaction history, transfer money, and deposit checks.

