



Perspective Perspective

Spring
2021

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.

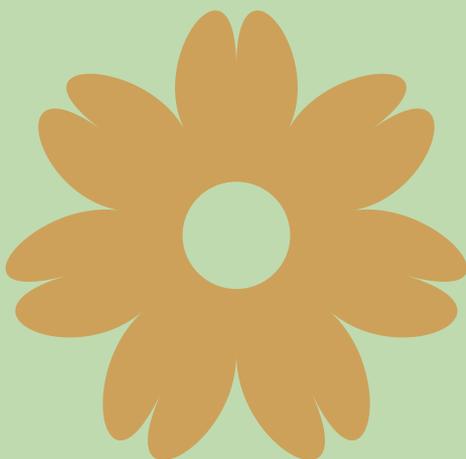
Drop box available 24 hours a day
Located outside front door.

Holiday Closing

Memorial Day
Monday, May 31, 2021

Independence Day
Monday, July 5, 2021

Labor Day
Monday, September 6, 2021



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.

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, 2021. Each of our recipients will be notified by mail by June 30, 2021.



**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 April 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 Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

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.

Our Mobile Check Deposit feature allows you to snap a picture of the check you want to deposit using your smartphone. For checks outside of our normal limits please call the credit union 203.869.5280 if you would like an increase of these limits. It's super easy and convenient!



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.

