

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

Good Friday

Friday, April 19, 2019

Memorial Day

Monday, May 27, 2019

Independence Day

Thursday, July 4, 2019

Labor Day

Monday, September 2, 2019

Coming Soon

8th Annual Food Drive to benefit
Neighbor to Neighbor
Coming soon, this summer!



Auto Loan Savings in the Palm of Your Hand



Unlock the savings today. Refinance your auto loan from somewhere else.

Let us check to see if we can save you money on your auto loan.

- Save monthly or pay off your loan faster
- No loan application fees
- Flexible terms to fit your budget

Don't miss out!

Apply online or in-person today.

Check out our low rates!

Credit Union Scholarships

Attention all high school seniors and full-time undergraduate students, we are once again offering eight \$500 scholarships! 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, 2019. Each of the eight recipients will be notified by mail by June 30, 2019.



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, 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

HELOC (Up To 80% LTV)	APR*	5.50%
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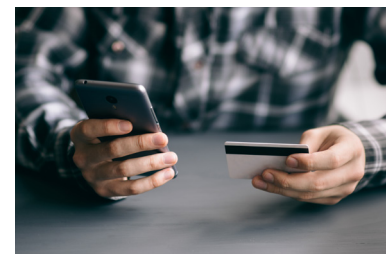
*APR = Annual Percentage Rates



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

Debit Card Travel

If you will be traveling out of the country and plan to use your debit card, please call the office to let us know your dates of travel and the countries you will be visiting. We will program your card accordingly.



Your Home Equity = Fantastic Possibilities

Use the equity in your home for home improvements, tuition, debt consolidation, vacation, and more.

Home Equity Line of Credit

A form of revolving credit in which your home serves as collateral. This program offers a line of credit up to \$100,000.00 based on the equity of your home. There is a nine year draw period with a pay back period of eleven years.

Start achieving your dreams and apply today!

Foreign Currency Exchange Available

More than 100 countries! Ask us today.



Spread the Word

Tell your co-workers and immediate family about GMEFCU.

Greenwich Municipal Members: It's Time to Cut the Strings.

You deserve a reward with no strings attached. Members get a **\$100 cash** reward for every new line activated with Sprint®, now on unlimited lines! Yep, it really is that simple.

Already a Sprint customer? Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Get cash rewards! Visit LoveMyCreditUnion.org/Melvin to learn more.

