



# Perspective Perspective

Summer  
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  
[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 Closing

**Independence Day**  
Monday, July 5, 2021

**Labor Day**  
Monday, September 6, 2021

**Columbus Day**  
Monday, October 11, 2021

### Community Corner

**9<sup>th</sup> Annual Food Drive to  
Benefit Neighbor to Neighbor**  
Stop by our office with your  
non-perishable items and  
donations this July to help  
support local families.



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

## Congratulations, Scholarship Winners!

Congratulations to our seven scholarship award winners! We wish them great success.

- Mary Grace Weissauer
- Liza Goss
- Hannah Fitzgerald
- James Heavey
- Emma Norton
- Gabriella Manuli
- Jason Mandras



## 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 July 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%
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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, September 28, 2021 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 August 1, 2021.

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 2021 to 2024. Members seeking reelection are: Maria Carey, Eleanor Orrico and Margaret Wayne.



## 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.*

## 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 Banking 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.

