

Your View to Financial Success

Greenwich Municipal Employees Federal Credit Union

439 West Putnam Avenue
Greenwich, CT 06830

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Fax: 203.622.7409

Teller 24: 800.964.8536

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

Martin Luther King Jr. Day
Monday, January 18, 2021

President's Day
Monday, February 15, 2021

Good Friday
Friday, April 2, 2021



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 29, 2021. 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, 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
January 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)	4.0%

*APR = Annual Percentage Rates



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

Christmas Angels

Our credit union members have been exceptionally generous this holiday season. You donated \$8,300.00! We purchased 332 \$25.00 gift cards to Walmart and Target. These cards went to the Human Services Department at the Greenwich Town Hall. 166 children each received two gift cards! Thank you so much for making 2020 a merry holiday season.



**New Cars 1.9% APR
Up to 60 months**

**Used Cars 2.9% APR
Up to 60 months**

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.**

