

News & Numbers

Fall Edition - October 2021



CREDIT UNION

Where Your Story Matters



1615 Pontiac Avenue - Cranston - Rhode Island - 02920 - CranstonMECU.org - (401) 463-3010

FIXED RATE HOME EQUITY LOAN AT 2.90%^{APR}



Money to do the things you want to do - at a great low rate!

Having a CME CU Home Equity Loan gives you the freedom and flexibility to take on that home improvement you have been dreaming of, pay for college or smartly finance one of life's big purchases. With some of the lowest rates around and no closing cost we can quickly help put your home to work for you!

SPECIAL TERM UP TO 12 YEARS
MONTHLY PAYMENT OF \$8.24 PER \$1,000
ANNUAL PERCENTAGE RATE OF: 2.90%*

Apply Today!



Rates are effective October 1, 2021 and are subject to change at any time. Loans are secured by your primary residence with a combined loan-to-value of 80%. * APR = Annual Percentage Rate. Rates are determined by your personal credit history, loan term, and payment method. Rate includes a 0.50% discount for automatic payment from a CME Credit Union Account, unless otherwise stated.

MEMBER REFERRAL REWARDS

We like Your Family and Friends too! \$20 for You and \$20 for Them!

As a CME CU member, we make it rewarding for you to tell family and friends about us. Every time you do and they open up any type of loan or a checking account with \$500 or more in it, you will both earn your CME CU \$ewards of \$20.00. It is that simple.

The good news for you is the \$ewards will keep coming every time one of your referrals joins CME CU and opens up one of the qualifying accounts.

It's easy! Scan the QR code or go to www.cranstonmecu.org/member-referral-rewards. Simply fill out the secured form below and we will take care of the rest.



Flexibility and Yield the CME CU Way . . . MONEY MARKET ACCOUNT!



With a CME CU Money Market, your hard-earned money is safe and receiving one of the highest yielding rates today's competitive market has to offer. Open your accounts with as little as \$25.00. As your nest egg grows, you will automatically receive a higher return.

View our most current rates at

<https://www.cranstonmecu.org/money-market-savings>

*APY=Annual Percentage Yield. Rates are subject to change without notice and may change monthly. Fees may reduce earnings on the account. Other conditions may apply.

FREE CHECKING IS JUST THE BEGINNING!

When you choose CME CU's FREE Checking you will quickly learn how free checking really be. Our checking has no minimum balance, never has a monthly or annual service charge, and you will earn interest on balances over \$500. It is one account that delivers it all.

- FREE Service with no minimum OR monthly balances
- FREE use of over 55,000 surcharge FREE ATMs worldwide
- FREE use of CME CU's and 5,900 shared branch locations nationwide
- FREE Online and Mobile Banking
- FREE CME CU Debit Card
- FREE e-Statements, account alerts and notification
- FREE Initial Check order
- FREE Monthly credit score



Become a member Today!

CME CU makes it easy! Take your FREE Checking to the store, restaurant, coffee shop or online.

MOBILE BANKING - BANKING AT YOUR FINGERTIPS

CME CU Mobile Banking is like having a branch in the palm of your hand, giving you access to your accounts anytime, anywhere. Mobile Banking helps you with your busy day, giving you convenience and access to banking when you have time.

- Check your current balance
- View transactions and cleared checks
- Approve account transfers and loan payments between suffixes
- Deposit checks directly from your phone with Mobile Check Deposit
- Use Bill Pay to schedule payments, review or change pending transactions, and access past payments
- Find free CO-OP ATMs and Shared Branch locations



CME CU Mobile App is available for all Apple and Android smartphones and devices.

KEEP YOUR CAR . . . TRADE YOUR LOAN!

VEHICLE LOANS AND VEHICLE REFINANCING RATES ***

- Finance up to 125% of your purchase price or NADA retail value. - New & Used vehicles with the same rate!
- No Payment for 60 days.



NEW AND USED AUTO LOANS

Terms	New/Used**	Monthly Payment Per \$1,000	Rate/APR*
Up to 48 Months	New & Used	\$21.65	1.89%
Up to 60 Months	New & Used	\$17.53	1.99%
Up to 72 Months	New & Used	\$14.75	1.99%
Up to 84 Months	New Only	\$12.88	2.24%

* APR = Annual Percentage Rate. Rates are determined by your personal credit history, loan term, and payment method. Rate includes a 0.50% discount given for an automatic payment from a CME Credit Union Account. Rates are subject to change at any time. ** New autos loans are for 2021 and 2020 model years with less than 8,000 miles. Uses auto are for 2020 and older model years. ***All Vehicle and Recreational Vehicle Loans require Vendor Single Insurance (VSI) for a fee of \$20.

It has never been easier to Borrow New or Refinance Old! Call us Today!