

News & Numbers

Spring Edition - April 2021



CREDIT UNION

Where Your Story Matters



1615 Pontiac Avenue - Cranston - RI - 02920 - cranstonmecu.org - 401/463-3010

KEEP YOUR CAR . . . TRADE YOUR LOAN!

AUTO LOANS AND AUTO 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%

RECREATIONAL VEHICLE LOANS ***

Up to 60 Months	New Motorcycle	\$19.10	5.50%
Up to 48 Months	Used Motorcycle	\$24.89	9.00%
Up to 120 Months	New RV or Boat	\$11.11	6.00%
Up to 120 Months	Used RV or Boat	\$11.62	7.00%



•You can now **APPLY ONLINE** for any of these loans, **PERSONAL LOANS** too, at:
<https://cranstonmecu.org>

•Access our **RATE CALCULATOR** to explore options before applying.

Rates are subject to change at any time.

* 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



COMING SOON!

New CME Credit Union Digital Services

Here's a little peek behind the curtain! CME credit union is working to bring you the latest digital service, including new online banking and bill pay, mobile applications and more!

We will be keeping you updated through our website.
Visit us at www.cranstonmecu.org

A Message From Your Credit Union

Together, we have experienced nearly 15 months unlike anything we've experienced in our lifetime. There was economic uncertainty, disruption to our daily lives, and general concern for all of us about our personal financial well being.

Many members have asked, what should I do? Can my Credit Union help? The answer to that is a resounding YES! CME can help and is eager to help.

We are a community Credit Union that cares very much about our community and that begins with our members..

We recognize that the concerns and needs of each member are different and personal. But we are here for every person, ever need. We are committed to being a partner to our members and helping you reclaim normalcy this year and meet the challenges of today and tomorrow, good times and bad. We are all about moving onward toward a better future.

NOT FOR PROFIT . . . BUT FOR SERVICE!



**1615 Pontiac Avenue
Cranston, Rhode Island 02920**



cranstonmecu.org



401/463-3010 - 877/442-6328



Info@cranstonmecu.org

**Report your Lost or Stolen ATM
or Debit Card 800/528-2273**

**Change your ATM or
Debit Card PIN 800/272-9222**

**Personal Teller Line
800/310-7598**

**Holiday Closing
Monday, May 31st, Memorial Day**



Your savings are federally insured for \$250,000 and backed by the full faith and credit of the United States Government

Simplicity First Position Equity Loan

Pay Down Your Mortgage Quickly at A GREAT LOW Rate!



- ◆ **2.90% APR***
- ◆ **No Closing Costs!**
- ◆ **144 month Term¹**
- ◆ **Payroll Deduction and/or Automatic payments required**

Find us on



1. A loan amount of \$100,000 for 144 months at 2.90% = \$823.15 per month. Existing CME Credit Union loans are not eligible for refinance with this promotion. CME Credit Union membership is required.

*Annual Percentage Rate of 2.90% is the lowest available rate for 1-4 family owner occupied properties, first lien position equity, with a loan to value of 80% or less and a maximum repayment period of 144 months and includes a 0.50% discount for Automatic Payments/Payroll Deduction. Other rates and terms are available. Standard underwriting rules apply. Rate subject to change without notice.