

Serving the financial needs of our Members by offering competitive rates and personal, friendly service since 1946

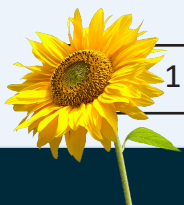
News & Numbers

Summer Edition - July 2021



CREDIT UNION

Where Your Story Matters



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

Powerful New Online Banking Tools from CME



On June 22, 2021, CME Credit Union upgraded our Website, Online Banking and Bill Payer Service.

IMPORTANT: Our CME Website will look different, offering helpful information as well as allowing you to apply for loans and open new deposits accounts. *However, regardless of if you are a current OR are new user of Online Banking, you will need to establish a Logon ID that is different from your account number and current password.*

You will find detailed instructions on how to establish your new online login credentials on our website, www.cranstonmecu.org as well as informational videos you can review for all the new digital services.

FIRST TIME BUYER HOME LOAN PROGRAM!

You can now APPLY ONLINE for any CME LOAN OFFER at: <https://cranstonmecu.org>



Buying your very first or next home, looking to refinance, or purchasing a place to vacation, CME CU has the right mortgage for you. We will help bring your dream to life with great rates and a simple, easy mortgage process built with the latest, safest technology. That is mortgages the CME CU way.

- 100% Financing Available
- \$0 - Low Down Payment
- Competitive Interest Rates
- Options on Available
- Fast Turn Times
- Purchase and Refinance Loans

Let's Talk! Call us 401/463-3010



Apply Today!

Summer is Here.

Beat the Heat with a CME Personal Loan!

Terms (Up to)	Monthly Payment Per \$1,000	Rate/APR*
12 Months	\$85.15	3.99% APR
60 Months	\$19.33	5.99% APR

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.

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

RECREATIONAL VEHICLE LOANS ***

Up to 60 Months	New Motorcycle	\$19.10	5.49%
Up to 48 Months	Used Motorcycle	\$24.89	8.99%
Up to 120 Months	New RV or Boat	\$11.11	5.99%
Up to 120 Months	Used RV or Boat	\$11.62	6.99%

WHEN WE SAY FREE CHECKING - WE MEAN, FREE CHECKING!!



There are no monthly maintenance fees, no per check fees, and no statement fees

SIMPLICITY CHECKING is exactly that - simple! Simplicity Checking gives you a checking account that offers simplicity and dependable convenience... with no maintenance fees. PLUS:

- Earn interest on the funds in your checking account*
- Receive your first order of checks free
- Gain access to your account 24/7 with telephone and online banking
- Access the funds in your account with the CME Mastercard® Debit Card
- Set up direct deposit
- Receive monthly statements by mail or electronically
- Pay your bills on time each month with Bill Pay
- Use your Share Savings Account as an Overdraft Account to avoid possible overdraft fees and much much more - go to www.cranstonmecu.org to explore the possibilities.

Simplicity First Position Equity Loan

Pay Down Your Mortgage Quickly at A GREAT LOW Rate!



Apply Today!

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. NLMS# 699359

◆ 2.90% APR*

Find us on



- No Closing Costs!
- 144 month Term¹
- Payroll Deduction and/or Automatic payments 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.

Holiday Closings: Monday, July 5th Independence Day. Monday, August 9th, Victory Day. Monday, September 6th, Labor Day