

1615 Pontiac Avenue
Cranston, RI 02920
Telephone: 401-463-3010

2020



CMECU WILL NEVER LEAVE YOU OUT IN THE COLD

Buying a New or Used Auto? Want to refinance a current Auto Loan? CMECU can save you money! Apply in person, over the phone or on-line!

www.cranstonmecu.org



LOANS

APR*

TERM

New Auto - 2020/2019**	2.99%	60
New Auto - 2020/2019**	3.40%	72
Used Auto - 2020/2019**	3.40%	60
Used Auto - 2018/2017**	4.00%	60
Used Auto - 2016**	4.25%	48
Used Auto - 2015**	5.00%	48
Used Auto - 2014 & Older**	5.50%	48
Personal**	11.00%	36
Personal**	12.00%	60
New Recreational Vehicles**	5.50%	60-120
Used Recreational Vehicles**	7.00%	48-120

*Annual Percentage Rate. ** Actual rate may vary based on credit worthiness. Payroll Deduction/Automatic Payment from your CMECU Account required for rate; Other Rates and Terms Available. Sample Payment: \$15,000 borrowed for 60 months at 2.99% = monthly payments of \$269.00.

CMECU "AFTER" HOLIDAY LOAN

Pay off some holiday bills or borrow for a winter get-away with a great rate!

6.50%
APR*
\$1,000 - \$5,000

You can apply in person, over the phone or on-line at:
www.cranstonmecu.org

Offer expires 01/31/20

Terms up to 2 years



*Annual Percentage Rate. Other terms are available. Payroll deduction/automatic payments from a CMECU account required for the advertised rate. Rates subject to change without notice. Loan rate is as low as advertised. Interest rate will be determined by individual credit worthiness. All loans subject to credit approval. Sample payment of \$1,000 borrowed for 12 months at 6.50% APR is \$86.31 per month.

CEO CORNER

SHARE
THE WEALTH



SHARE THE WEALTH

Credit unions are owned by the members who deposit there. The staff and management work solely for the benefits of its members. There are no shareholders. That's a far cry from the "show me the money" attitude of most banks. Since Credit Unions are not pressured to make a profit, credit unions can help you make and save more money by offering:

- Higher rates on Deposits, CDs and Money Market Accounts
- Free and Dividend-bearing checking accounts
- Lower interest rates on Personal, Auto and Home Equity Loans than banks
- Lower fees for overdrafts, new checks, etc.

At CMECU you also get:

- Free ATM/Debit Cards
- Shared Branching locations and
- Surcharge Free ATM Networks
- Free Online Banking and Bill pay

AND NOW YOU CAN TELL ANYONE AND EVERYONE YOU KNOW who is not a member of the **CRANSTON MUNICIPAL EMPLOYEES CREDIT UNION**, and **ABOUT ALL THE ADVANTAGES MEMBERSHIP BRINGS!!**

Foreign Currency Exchange

Great Rates . . . Quick Delivery!

You can buy Foreign Currency at the CMECU office or online at: www.cranstonmecu.org.



SHARED BRANCHING

SHARED BRANCHING, allows credit unions from all over the country to share facilities to give members access to thousands of convenient locations. This allows members to perform transactions just like they were in their own home credit union.



- Deposits • Withdrawals • Loan Payments
- Make transfers between accounts and more!

Whether you are at work, home, or your favorite travel destination, your credit union is always nearby. You can take advantage of earlier, later and possibly Saturday hours at select credit unions.

You can go to our web site at www.cranstonmecu.org to find a Shared Branching locator to assist in finding a Shared Branching location that is convenient for you.

MobiMoney

Control your Card from your Phone - instantly!



Our **MobiMoney** app puts card control in the palm of your hand. Your smartphone is already part of your everyday life, so why not use it to help monitor and manage your CMECU debit card? Well, the **MobiMoney** app allows you to monitor and manage your card from anywhere, at any time.

Features of MobiMoney:

Turn your card on or off - instantly - with a single swipe of your finger.

Lost your card? No problem at all. Just log into the **MobiMoney** app and turn it off. When you find it, you can just as easily turn it back on.

Get Suspicious activity alerts so you can watch for unauthorized activity on your card.

Limit Exposure by restricting usage by the type of merchant (gas station, stores, restaurant, etc.),

Out of State or Country? Enable or disable transactions based on travel locations.

Need help managing your budget? Set spending alerts so you'll be notified when a transaction takes place that is above a specified limit. Or, set spending limits on your card so you can't spend more than planned.

For your convenience, there's even a "Do Not Disturb" setting you can use if you do not want to receive notifications during a specific time of day.

Just download the **MobiMoney** app from the Google Play or Apple App Store.



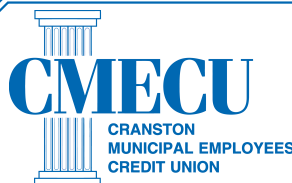
HOLIDAY CLOSINGS

Monday, January 20th

Birthday of Martin Luther King, Jr.

Monday, February 17th

President's Day



1615 Pontiac Avenue
Cranston, RI 02920

Monday - Friday:
10:00 am - 4:30 pm

IMPORTANT NUMBERS

Telephone: 401-463-3010
Fax: 401-463-3319
Toll-Free: 1-877-442-6328
(1-877-44-CMECU)

Report Lost/Stolen
ATM/Debit Card:
1-800-528-2273

Personal Teller Line: (PTL) Change PIN ATM/Debit Card:
1-800-310-7598 1-800-272-9222