

# News & Numbers

Winter Edition - January 2021



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

## AFTER HOLIDAY LOAN SPECIAL

Available thru 1/31/21



- Interest rates as low as 6.00% APR\*
- Borrow a minimum of \$1,000.00, up to a maximum of \$5,000.00
- Maximum Term 24 months
- Payroll deduction or Automatic Deduction from a CME account is Required
- New Money Only, No refinances

\*Annual Percentage Rate. Interest rate will be determined by individual credit worthiness. Other rates and terms available. Sample Payment: \$1,000 at 6.00% APR for 24 months = \$44.32 per month.



We would like to take this opportunity to thank our members, board of directors and staff for the generous donations to CCAP Adopt-A-Family Program. Because of the Corona Virus we could not sponsor our annual Giving Tree. This year we solicited monetary donations and gift cards and CME Credit Union matched those donations and contributed to CCAP for the benefit of families in need. As always, your generosity was amazing, and we appreciate the support we received from everyone!

## "WEATHER" YOU NEED A NEW CAR OR USED CAR LOAN, CME IS YOUR ALL SEASONS CHOICE!



Loans	APR*	Rate
New Auto - 2021/2020**	2.24%	60
New Auto - 2021/2020**	2.99%	72
Used Auto - 2021/2020**	2.99%	60
Used Auto - 2019/2018**	3.24%	60
Used Auto - 2017**	3.49%	48
Used Auto - 2016**	4.29%	48
Used Auto - 2015 & Older**	4.49%	48
Personal**	11.00%	36
Personal**	12.00%	60

\*Annual Percentage Rate. Actual rate may vary based on credit worthiness. \*\* Payroll Deduction/Automatic Payment from CMECU Account required for rate; Other Rates and Terms Available. Sample Payment: \$15,000 borrowed for 60 months at 2.24% = monthly payments of \$264.50

### CME24 Online Banking

Pay all your bills securely through the convenience of CME24 Online Banking. You will need a CME checking account and CME24 Online Banking access to utilize this service.

### CME24 Bill Payer

You may enroll for Bill Pay by signing into CME24. On the left of your accounts page click on the link for Bill Pay, complete the enrollment page, and we will get you started.

### CME Debit MasterCard with MobiMoney Management



A CME Debit MasterCard is a great way to access the funds in your CME Checking Account without having to actually carry cash. Make ATM withdrawals from your CME accounts. Make purchases online or in person wherever MasterCard is accepted. Pay bills online and much, much more...

Apply today! Call us today at (401) 463-3010 or Toll Free at (877) 442-CMECU (6328).

# A Message from Your Credit Union

To all our loyal family of members:

2020 was a challenging and transforming year!

Beyond the obvious challenges in safely and smoothly negotiating the Corona Virus, we worked hard on **EXPANDED MEMBERSHIP ELIGIBILITY** for all, regardless of residence or occupation.

That expanded membership eligibility allows everyone to experience the same financial advantages enjoyed by our long standing school, police, fire, and Cranston City employee members, still the rock of our foundation.

In 2021, our continued expanded vision will allow us to continue reaching out to the general community and provide everyone in RI a refreshing, safe alternative to the big banks.

Under our new CME logo, you will see us grow, reach out, and help you, the member, to benefit as never before. Won't you please help us in our efforts to spread the message to the good people of Rhode Island. When you are in the Credit Union, **pick up a few pamphlets of our Benefits and Services. Share with those you know.**

**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  
800.272.9222

Change your ATM or Debit Card PIN  
800.272.9222

Personal Teller Line  
800.310.7598



Federally insured by NCUA



Equal Housing Opportunity

Holiday Closings

Monday, January 18, Martin Luther King Day  
Monday, February 15, Presidents Day

## Simplicity First Position Equity Loan

Pay Down Your Mortgage Quickly at A GREAT LOW Rate!



**Apply Today!**

- ◆ **2.90% APR\***
- ◆ **No Closing Costs!**
- ◆ **144 month Term<sup>1</sup>**
- ◆ **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. Property insurance (and flood insurance if applicable) are required. A minimum credit score of 680 is required for all borrowers. Your ability to attain this loan will be based upon but not limited to, evaluation of credit history and income verification. Standard underwriting rules apply. Rate subject to change without notice. The borrower is responsible for reimbursement of fees paid by CME credit union at time of origination if the loan is paid in full within the first 24 months.