

# News & Numbers



# CREDIT UNION

Where Your Story Matters

Spring Edition - April 2023

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

## Our Equity Loan is your Home *Everything* Loan

*Fast, simple, and easy way to borrow smartly!*

Your home is one of the best resources you have for financial security. With a low fixed rate Home Equity Loan, you can take advantage in building your financial security even more. The best news of all is your loan can be used for any reason whatsoever. It is a **Home Everything Loan**.



If home improvement is on your to-do-list this spring our **Home Everything Loan** will give you the cash you need for the projects that could help increase your home's value.

Term	Monthly Payment Per \$1,000	APR*
Up to 5 years	\$18.57	4.49%
Up to 10 years	\$10.56	4.99%
Up to 15 years	\$ 8.13	5.49%

Sending your son or daughter to college, our **Home Everything Loan** is a great way to pay tuition bills that come up every year. Thinking of the vacation you have been holding off on or consolidating your monthly bills into one fixed lower payment, a **Home Everything Loan** is a smart way of improving your monthly cash flow or buying your next car.

Rates 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! \$25 FOR YOU AND \$25 FOR THEM!

At CME CU, we make telling your family and friends about us rewarding. Every time you do and they open up a loan or a checking account with at least \$500, you will both earn \$25.00.

It is that simple and the good news is the \$ewards will keep coming every time one of your referrals join.

Go to [www.cranstonmecu.org/member-referral-rewards](http://www.cranstonmecu.org/member-referral-rewards) or ...



Scan the QR CODE which will take you there directly. Fill out the form with three (3) simple pieces of information and start receiving your rewards today.



# CME CU'S FREE CHECKING COULD SAVE YOU THOUSANDS

With NO minimum balance, NO monthly service charge, and interest on balances over \$500, you could save thousands each year!! Start saving today and open up a checking account that delivers it all!



- ✓ NO minimum balances OR monthly service fees
- ✓ EARLY PAYDAY - With Direct deposit you could get paid up to two days early
- ✓ 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 accepted at millions of retail locations worldwide
- ✓ FREE Monthly credit score



\*Conditions apply

Why wait, let payday come early! Simply set up recurring direct deposit of your paycheck, Social Security or pension and you could see your money in your account up to two days early.\*

## LOVE YOUR CAR - TRADE YOUR LOAN

Buy or refinance we will keep you on the road this winter! We can help you save money on your next car or the one you already drive today. We offer auto loans with great rates, and 125% financing. See how much you can save and you'll stop dreaming and start driving.

### NEW AND USED AUTO LOANS

Terms Up To	New/Used**	Monthly Payment Per \$1,000	Rate/APR*
48 Months	New & Used	\$22.71	4.49%
60 Months	New & Used	\$18.79	4.99%
72 Months	New & Used	\$16.15	5.24%
84 Months	New Only	\$14.42	5.74%



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

\*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 auto loans are for 2023 and 2022 model years with less than 8,000 miles. Used auto are for 2022 and older model years.

## GO GREEN THIS SPRING with E-STATEMENTS

Rest assured, your e-statement is in your in-box Fastest way to receive your monthly statement. View and save all of your statements electronically Secure in knowing you won't need to worry about a lost statement in the mail. With e-statements not only did your life get a little simpler, its one more way for you to to go green. Sign up @ <https://www.cranstonmecu.org/e-statements>