

Making a Difference One Member at a Time!

# News & Numbers



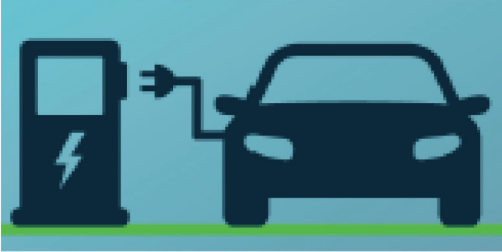
## CREDIT UNION

Where Your Story Matters

Fall Edition - October 2022

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

### We have the right loan for you!



CME CU is committed to environmental sustainability, offering stream-lined auto financing for all electric cars and other electric vehicles (EVs).

Driving an electric vehicle means you would be contributing to environmental sustainability since electric vehicles release fewer harmful carbon dioxide emissions.

There are also financial benefits to going electric. You can benefit from possible federal and state tax credits or incentives and the costs of owning an EV are typically less than a gasoline-powered vehicle.\*

**Electric Vehicle Loans**  
**72 months 0.99% APR\***

*\*Consult with your tax advisor for your actual tax benefits, as neither CME Credit Union or their employees, provide legal, accounting or tax advice.*

### Rake in the Best CD Rate!



Make the Most of Your Money with a CME CU Fall Certificate of Deposit Special! Choosing a CME CU Certificate of Deposit is a smart way to have your money work for you. Start your investment with as little as \$500 and watch it grow.

Certificate of Deposit Specials	
12 months	2.25% APY*
30 months	3.25% APY*

*Saving for tomorrow just got a little easier.*

*\*APY=Annual Percentage Yield. Rates are subject to change without notice and may change monthly. Fees may reduce earnings on the account. Other conditions may apply.*

### Because School Is So Cool -

## Get your learning on with a 3.98%\* CME CU Personal Loan

\*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 OR USED, YOU GET THE SAME LOW RATE!

Buying or refinancing your car has never been easier. With flexible terms and 125%\* financing we make it simple to make your best deal and save money with some of the very best rates around.



Cars or Trucks

### New or Use Auto Loans Start as Low As

Up to 48 mths	3.49% APR*
Up to 72 mths	4.74% APR*

<https://www.cranstonmecu.org/auto-loans>

\*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 2022 and 2021 model years with less than 8,000 miles. Used auto are for 2021 and older model years. All Vehicle and Recreational Vehicle Loans require Vendor Single Insurance (VSI) for a fee of \$20.

## GET PAID TWO DAYS EARLIER WITH EARLY PAYDAY

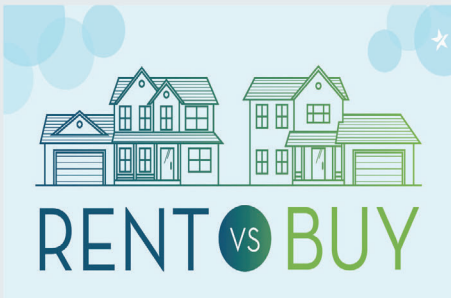


Direct deposit is your ticket to the fastest way of having your paycheck, retirement, or other income sources deposited to your CME CU account. We made direct deposit even better with Early Payday! When you have direct deposit set up, you can get your funds up to 2 days sooner.\*

\*Early Payday is based on the date your employer or other direct deposit source sends CME CU your payroll information. The actual delivery date may vary in the event of holidays and other occurrences. Do not write checks or authorize any other withdrawals against your directly deposited funds until you verify that they have been posted to your account. Certain non-payroll and tax payments are not eligible for Early Payday.

## FIRST TIME OR NEXT TIME HOME

### First Time Homebuyers



Your first home is a big step. The more you know about the process, the more confident you will feel about making an important decision in your life. Our Mortgage Consultants help you learn how much house you could afford, walk you through the offer process, and keep you well informed on your loan's status right up until the last document is signed. CME offers many exceptional Mortgage Programs such as:

- Down payments as low as 3%
- Variety of Fixed Rate Loans as well as
- Special 7/1 ARM First Time Homebuyers program

Learn all you need to know at our **Home Buying Center**. We will help you through all the language, rules and responsibilities in obtaining your first home mortgage!

<https://www.cranstonmecu.org/buying-your-home>

- Understanding Private Mortgage Insurance (PMI)
- How Amortization Works on Your Home Loan
- Getting a Mortgage When You're Self-Employed
- Assets First-Time Homebuyers Should Have
- Buying a Home: Seven Easy Steps
- Home Inspection FAQ and more



For more information on any product or service, call a member service representative today at 401/463-3010.