

Making a Difference One Member at a Time!

News & Numbers

Summer Edition - July 2022



CREDIT UNION

Where Your Story Matters

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

We have the right loan for you!

Home Everything Loan



Having a CME CU Home EVERYTHING Loan gives you our **LOWEST** fixed rate and flexible terms for getting this year's home improvement done, smartly paying college tuition or enjoying your destination to a long overdue vacation. With some of the lowest rates around and no closing cost we can quickly help put your home to work for you! Apply right now so you can lock in one of the best fixed rates in all of Rhode Island.

Fixed Rate Home Equity Loans

60 months	2.75% APR*
120 months	2.99% APR*

Home Equity Loan



Fast, simple, and easy way to borrow smartly!

If home improvement is on your to-do-list this summer our **Fixed Rate Home Equity Loan** will give you the cash you need for the projects that could help increase your home's value even more.

Fixed Rate Home Equity Loans

60 months	2.75% APR*
120 months	2.99% APR*

Let a CME CU **FIXED RATE HOME EQUITY LOAN** help you check off a few of your to-dos. Call, stop by, or apply online at www.cranstonmecu.org.

*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. Rates are subject to change at any time. Loans are secured by your primary residence with a combined loan-to-value of 80%.

Vacation Loans



Need to get away? You will also enjoy a fixed monthly payment, at a competitive rate with no origination or prepayment fees. That is borrowing made simple the CME CU way. Want an even better rate, look at taking a Saving or Shared Secured loan.

APPLY TODAY!

Personal Loan

up to 24 months	3.98% APR*
up to 60 months	5.98% APR*

*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.

LEASE BUY OUT PROGRAM

When the car you're driving . . . is the car you want to buy!



When your lease is up, your options may include extending your lease, returning the vehicle, re-leasing the car or purchasing it. Check your paperwork to confirm your options because not all leasing agreements allow you to buy the vehicle after your lease term ends. If yours does, and you want to buy the car but don't have the cash on hand, that's where a **CME CU LEASE BUY-OUT LOAN** can help.

Used Auto/Lease Buy-out Loans

48 months	1.89% APR*
72 months	1.99% APR*

* 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. Used autos 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



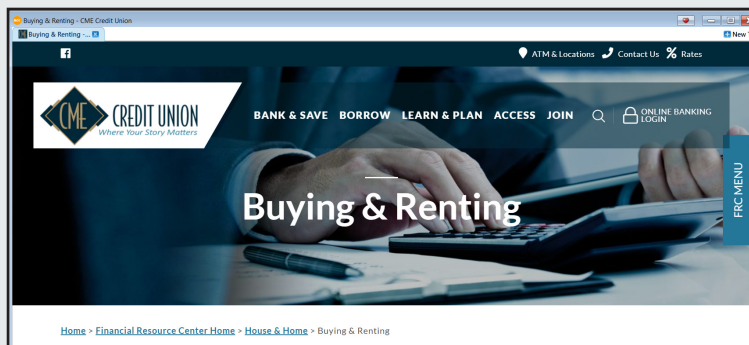
Your first home is a big step. The more you know about the process, the more confident you will feel about making an important decision in your life. Our Mortgage Consultants help you learn how much house you could afford, walk you through the offer process, and keep you well informed on your loan's 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.