

News & Numbers



CREDIT UNION

Where Your Story Matters



Winter Edition - January 2023

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

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	\$22.39	3.74%
60 Months	New & Used	\$18.57	4.49%
72 Months	New & Used	\$15.93	4.75%
84 Months	New Only	\$14.19	5.24%



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 2021 and older model years. ***All Vehicle and Recreational Vehicle Loans require Vendor Single Insurance (VSI) for a fee of \$21.

2023 MEMORIAL SCHOLARSHIP PROGRAM

CME Credit Union (CME CU) continues to show its commitment towards tomorrow by helping members pay for today's college education. This year the Credit Union will award four (4) \$1,000 scholarships to both incoming college freshmen and current college students attending an accredited two or four-year college or university.



Eligibility & Items Required

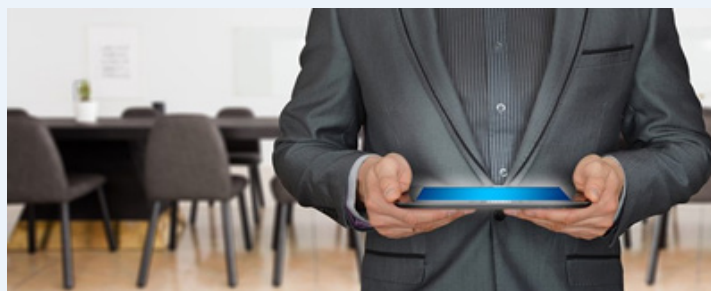
- ✓ Applicants need to be a high school senior or current undergraduate student who will be or is enrolled at an accredited college/university for academic year 2023/2024.
 - ✓ Student/Applicant must be a member of CME Credit Union.
- ✓ Forward the simple CME CU's Memorial Scholarship Application including the items requested by the due date to qualify for consideration.

Visit Cranstonmecu.org for more information. Best of luck to you all.

CME CU'S 77th ANNUAL MEETING

Please join your fellow owners on Tuesday, March 14, 2023 at 6:00 pm for our Annual Meeting. This year's Meeting will held in person and simulcast from the University Ballroom at the Radisson Hotel in Warwick, Rhode Island.

The meeting is where members choose who will represent them on the Board of Directors and Supervisory Committee. You also hear about the plan the credit union leadership has for the year.



The Annual Meeting is where we will announce the recipients of the 2023 Memorial Scholarship awards.

OUR CD PROMOTION WILL KEEP YOU WARM

If your New Year resolution is to investing wisely and earn more, CME CU can help.

Enjoy guaranteed returns with all of our certificate options.

Our 14 month special is one of the best rates in all of Rhode Island:



14 MONTH CD PROMOTION		
Terms	Divident Rate/APR*	APY*
14 Months	4.490%	4.50%

*APR = Annual Percentage Rate. 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.

To learn more about any of our deposit, loan products or rates, stop by to speak to a Member Representative or call 401/463-3010.