

1615 Pontiac Avenue • Cranston, RI 02920  
Telephone: 401-463-3010

2019



## CMECU WILL NEVER LEAVE YOU OUT IN THE COLD

Want to refinance a current Auto Loan? CMECU can save you money!  
Apply in person, over the phone or on-line!

[www.cranstonmecu.org](http://www.cranstonmecu.org)



### NEW AUTO

5 yrs 2019 - 2018

2.74%APR\*

6 yrs 2019 - 2018

3.10%APR\*

### USED AUTO

5 yrs 2019 - 2018

3.10%APR\*

5 yrs 2017 - 2016

3.50%APR\*

4 yrs 2015

3.75%APR\*

4 yrs 2014

4.75% APR\*

4 yrs 2013 and older

4.75%APR\*

\*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 2.74% = 60 monthly payments of \$268.80.

## CMECU "AFTER" HOLIDAY LOAN

Pay off some holiday bills or borrow for a winter get-away with a great rate!

**6.50%** APR\*

**\$1,000 - \$5,000**

You can apply in person, over the  
phone or on-line at:  
[www.cranstonmecu.org](http://www.cranstonmecu.org)

Offer expires 01/31/19

**Terms up to 2 years**

\*Annual Percentage Rate. Other terms are available. Payroll deduction/automatic payments from a CMECU account required for the advertised rate. Rates subject to change without notice. Loan rate is as low as advertised. Interest rate will be determined by individual credit worthiness. All loans subject to credit approval. Sample payment of \$1,000 borrowed for 12 months at 6.50% APR is \$86.31 per month.



CEO CORNER

A YEAR  
OF GROWTH

2019

## Annual Message to Members

To all our loyal family of members:  
2018 was an exciting and transforming year!

Cranston Municipal Employees Credit Union has **EXPANDED ELIGIBILITY FOR MEMBERSHIP**. We now offer open membership to all, regardless of residence or occupation.

Our 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 2019, 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.

The bottom line is expansion was good for our "bottom line"! When we grow, you grow. Won't you please help us in our efforts to reach out 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 . . . Remember . . . NOT FOR PROFIT BUT FOR SERVICE.**



## Foreign Currency Exchange

Great Rates . . . Quick Delivery!

You can buy Foreign Currency at the CMECU office or online at: [www.cranstonmecu.org](http://www.cranstonmecu.org).

## SHARED BRANCHING

**SHARED BRANCHING**, allows credit unions from all over the country to share facilities to give members access to thousands of convenient locations. This allows members to perform transactions just like they were in their own home credit union.

- Deposits • Withdrawals • Loan Payments
- Make transfers between accounts and more!

Whether you are at work, home, or your favorite travel destination, your credit union is always nearby. You can take advantage of earlier, later and possibly Saturday hours at select credit unions.

You can go to our web site at [www.cranstonmecu.org](http://www.cranstonmecu.org) to find a Shared Branching locator to assist in finding a Shared Branching location that is convenient for you.



## MobiMoney

Control your Card from your Phone - instantly!



Our **MobiMoney** app puts card control in the palm of your hand. Your smartphone is already part of your everyday life, so why not use it to help monitor and manage your CMECU debit card? The **MobiMoney**-app allows you to monitor and manage your card from anywhere, at any time.

### Features of MobiMoney:

**Turn your card on or off** - instantly - with a single swipe of your finger.

**Lost your card?** No problem at all. Just log into the **MobiMoney** app and turn it off. When you find it, you can just as easily turn it back on.

**Get Suspicious activity alerts** so you can watch for unauthorized activity on your card.

**Limit Exposure** by restricting usage by the type of merchant (gas stations, department stores, restaurants, etc.).

**Out of State or Country?** Enable or disable transactions based on travel locations.

**Need help managing your budget?** Set spending alerts so you'll be notified when a card transaction takes place that is above a specified limit. Or, set spending limits on your card so you can't spend more than planned.

For your convenience, there's even a "Do Not Disturb" setting you can use if you do not want to receive notifications during a specific time of day.

Just download the **MobiMoney** app from the Google Play or Apple App Store.



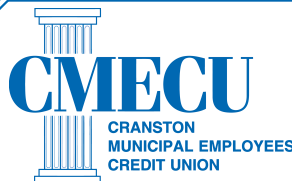
## HOLIDAY CLOSINGS

**Monday, January 21**

Birthday of Martin Luther King, Jr.

**Monday, February 18**

President's Day



1615 Pontiac Avenue  
Cranston, RI 02920

Monday - Friday:  
10:00 am - 4:30 pm

### IMPORTANT NUMBERS

Telephone: 401-463-3010  
Fax: 401-463-3319  
Toll-Free: 1-877-442-6328  
(1-877-44-CMECU)

Report Lost/Stolen  
ATM/Debit Card:  
1-800-528-2273

Personal Teller Line: (PTL) Change PIN ATM/Debit Card:  
1-800-310-7598 1-800-272-9222