



APRIL 2023



## Shop Smart For Your New Ride

GTE puts you in the driver's seat of your next vehicle. It's instantly easy! With more vehicles available to purchase, now's the time to shop. Plus, [GTE Insurance offers GAP to protect your new ride.](#)

[LEARN MORE](#)



## Grow Your Savings As Big As Your Goals

Now is a great time to maximize your savings potential with GTE's high yield share certificates and money markets.<sup>1</sup>

[LEARN MORE](#)



## No Down Payment? No Problem!

To help our members reach their #homegoals, we offer Zero Down Home Loans and Down Payment Assistance options! Plus, applying online is instantly easy.<sup>2</sup>

[LEARN MORE](#)

[Address Your Financial Questions](#)



Today's economic environment presents many challenges. We can help address your financial questions through a complimentary consultation with a licensed professional.

[LEARN MORE](#)



## Apply For A GTE Scholarship

We're awarding \$3,000 scholarships to a number of **trade school and undergraduate** degree-seeking GTE Student Members.

[LEARN MORE](#)



## April Charity of the Month

The YMCA is dedicated to strengthening the foundation of community and believes that nobody should ever be turned away due to the inability to pay. They help youth and families reach their full potential through programs like the Pediatric Cancer Program, swim lessons, LIVEstrong cancer survivor program, and diabetes prevention.

[LEARN MORE](#)

## Fraud Prevention Tips

Fraud and scams are at an all-time high. Identity thieves only need a few pieces of your personally identifiable information (PII) to commit fraud in your name:



One time pass codes and/or login credentials

**111-222-3333**

Your Social Security number (SSN)



Your driver's license information

**Act fast if you think your identity has been stolen.** Visit [identitytheft.gov](https://www.identitytheft.gov) and file an official identity theft report with the Federal Trade Commission (FTC).

# Financial Planning

## Life Insurance

Having the right life insurance is pivotal in planning for the future of you and your loved ones. GTE Insurance can help you find the right coverage for your needs.

LEARN MORE

## On-Demand Learning

Our free, virtual learning modules equip you with the critical knowledge and skills you need to make the financial decisions that are best for you.

VIEW MODULES

1. For non-IRA and Jumbo share certificates the Annual Percentage Yield (APY) is accurate as of 12/16/2022. The annual percentage yield assumes dividends remain in the account until maturity and any withdrawals will reduce earnings. You may not add any additional money to your certificate after opening. Dividends compound monthly and are paid every thirty (30) days beginning on the 30th day after share certificate is opened and, at maturity. While there are no penalties for monthly dividend withdrawals a penalty may be imposed for early withdrawal which could reduce the earnings on the account and/or reduce the principal. If dividends are insufficient to cover any applicable penalties, there is the possibility of a principal reduction. You are not locked into a rate until you open or renew your certificate. Once the certificate term expires, the certificate will renew 7 calendar days after the maturity date. No withdrawals may be made on a GTE Financial Share Certificate in the first 60 days of account opening. For money market accounts: Any fees could reduce earnings on this account. Rates, terms and conditions subject to change without notice. [Regulation D](#) withdrawal limits apply to all share and money market accounts. Rate may change after account opening.
2. No down payment is due at closing. Interest rates are based on creditworthiness, amount financed and ability to repay. Rates can vary based on risk factors which include but are not limited to LTV, credit score, and debt to income ratio. Offer valid on Primary Residence loans only. Property Insurance Required. Payments do not include applicable property taxes, property insurance and mortgage insurance. There are no balloon payments required. Membership eligibility is required. GTE Financial reserves the right to change, modify or terminate this offer at any time and without prior notice.

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