



FEBRUARY 2023

ATTENTION: GTE will NEVER ask for your one-time passcode. Sharing your one-time passcode allows fraudsters to gain access to your accounts and steal your money. If someone requests your one-time passcode, please hang up immediately.



A Little Help To Get You Home

Take advantage of **GTE's in-house down payment assistance program** to make 2023 the year you move in to your dream home.¹

[LEARN MORE](#)



Fund It and Forget It

Earn up to **4.54% APY** with a GTE share certificate!² It's a safe way to help your money grow and members can open with as little as \$500.

[LEARN MORE](#)



Say Yes To Paying Less

Save money on your high-interest credit card debt by **transferring to a new GTE Go To credit card**. Enjoy 0% introductory APR for a whole year!³

[LEARN MORE](#)



Protect Your Furry Loved Ones

GTE Insurance offers coverage for your dog or cat in the event of unexpected health care expenses, and for routine ones like vaccinations and visits to the vet.⁴

[LEARN MORE](#)



February Charity of the Month

The **Crisis Center of Tampa Bay** offers services to support a variety of crisis situations including sexual assault or abuse, domestic violence, financial distress, substance abuse, medical emergency, suicidal thoughts and other emotional or situational problems.

[LEARN MORE](#)

Important Announcements

GTE Scholarships:

We are now accepting applications for GTE's \$3,000 student scholarships. [Learn more.](#)

Holiday Closures:

GTE Financial will be closed on **Mon. 2/20**. Early Pay may be impacted. [Learn more.](#)



instantly easy

Find and Finance Your Next Home

GTE's HomeAdvantage program can help you save big when buying a home (\$1,600 on average!) Plus, get access to MLS listings and a network of top agents.

LEARN MORE

Enhance Your Financial Wellness

Social Security Webinars

Learn about **Social Security Retirement Benefits** at a live webinar.

February 21 at 12:30pm or
February 22 at 5:00pm

SAVE YOUR SPOT

On-Demand Learning

Busy schedule? Explore our on-demand, virtual learning modules anytime! **GTE Elevate is offered for free to our members.**

START LEARNING

1. 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.
2. Annual Percentage Yield (APY) is accurate as of 12/16/2022. Any fees could reduce earnings on this account. You may not add any additional money to your certificate after opening. Dividends compound monthly and are paid on the last day of the month and at maturity. There are no penalties for monthly dividend withdrawals. Early withdrawal penalties may or will apply if the certificate is closed before the maturity date. Any monthly withdrawals or transfers reduce earnings. Certificate rates may change weekly. You are not locked into a rate until you open or renew your certificate. No withdrawals may be made on a GTE Financial Share Certificate in the first 60 days of account opening.
3. Annual Percentage Rate (APR) is a promotional rate available on Mastercard Go To Credit Cards. The promotional rate will be based on the creditworthiness of the applicant. The promotional rate ends after 12 billing cycles after which the cardholder will be charged the standard APR. The standard APR will vary with the market based on the Prime Rate. Standard APRs currently range from 10.24% to 17.99% depending on a member's creditworthiness. 0% APR Balance Transfer intro offer is only available to new cardholders that complete the transfer within 60 days of account opening. 3% Balance Transfer Fee applies.
4. Insurance products are offered through Credit Union Services, LLC dba Credit Union Insurance Services (CUIS) and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by GTE Federal Credit Union dba GTE Financial.

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