



JANUARY 2023

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!¹

APPLY FOR A CREDIT CARD



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.²

LEARN MORE



Fund It and Forget It

Earn up to **4.54% APY** with a GTE share certificate!³ It's a safe way to help your money grow and members can open with as little as \$500.

LEARN MORE



Accept The Challenge

We're here to help you reach your financial goals. If you start now and save a little more than one extra dollar every week you can reach \$1,378 by the end of the year. **Plus, one lucky winner will have their \$1,378 doubled at the end of the challenge!**

[LEARN MORE](#)

Important Announcements:

Holiday Closures:

GTE Financial will be closed on **Mon. 1/16**.
Early Pay may be impacted. [Learn more.](#)

Fraud Warning:

Never share your one-time passcode. Fraud and scams are at an all-time high. [Learn more.](#)



January Charity of the Month

Southeastern Guide Dogs transforms lives every day, by creating and nurturing extraordinary partnerships between people with dogs. They provide life-changing services for people with vision loss, veterans with disabilities, and children with significant challenges such as vision loss or the loss of a parent in the military.

[LEARN MORE](#)

January Webinars
Social Security

In this seminar, you'll learn why it's important to plan together with your spouse, how working after you begin receiving Social Security could affect how much you receive, and more!

Tuesday, Jan. 24
12:00 - 1:00pm

Wednesday, Jan. 25
5:00 - 6:00pm

[REGISTER FOR FINANCIAL WORKSHOPS](#)

1. 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.
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.
3. 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.

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