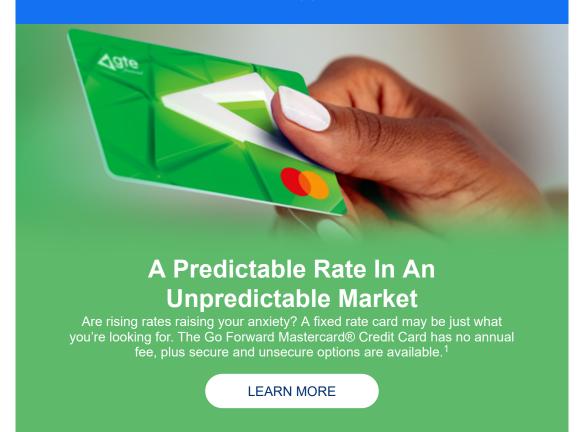
# **∠**gte connect

MAY 2023





## **Shop Smart For Your Next Ride**

GTE puts you in the driver's seat of your next new or used vehicle with our great auto loan options. With more vehicles available to purchase, now is the time to shop.<sup>2</sup>

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## **Grow Your Savings As Big As Your Goals**

Maximize your savings potential with GTE high yield share certificates and money markets. These accounts earn more than a regular savings account!<sup>3</sup>

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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>4</sup>

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## **Apply For A GTE Scholarship**

We're awarding \$3,000 scholarships to a number of trade school and undergraduate student members. Applications close on June 4, 2023.

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## **Protect Yourself Against Identity Theft**

Fraud and scams are at an all-time high. Being proactive is the best way to protect yourself and your family against identity theft. Set up Balance Alerts, Invalid Login Alerts, and Username Alerts in Online Banking today.

## **Financial Wellness**

#### **Investments**

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

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### **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** 

- Rate will be based on your creditworthiness. Annual percentage rates, terms, and conditions subject to change. All loans are subject to approval. Please review our Credit Card (Regulation Z) Disclosure for terms and conditions or our Credit Card Agreement for full details.
- 2. Rate will be based on payment method, creditworthiness, loan terms and collateral. Rates, terms and conditions are subjec to change. All loans are subject to approval. New Auto is defined as current model year or previous model year with less than 10,000 miles. Used Auto is defined as being older than 2 model years or over 10,000 miles.
- 3. 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.
- 4. 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 on ont 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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