



NOVEMBER 2022



Take Advantage of the Best Rates Around

With a [GTE Share Certificate](#), you could earn up to **4.13% APY**. Simply open a GTE Share Certificate, fund your account, and watch your savings grow!¹

OPEN A SHARE CERTIFICATE



Shop Now, Pay Later

Open a [GTE credit card](#) and pay no interest on all purchases made now through December 31. It's the perfect way to tackle your holiday list. You have 6 billing cycles to pay back, interest-free.²

LEARN MORE



There's No Place Like Home For The Holidays

You could take advantage of GTE's in-house down payment assistance program to help secure your dream home.³

LEARN MORE

Make Hope Real

GTE's here to spread cheer for some deserving member families this holiday season. We're accepting submissions for Make Hope Real 2022 now through **November 18**.



SUBMIT TODAY



November Charity of the Month

The goal of United Way Suncoast is to provide leadership that improves lives and creates lasting community change by mobilizing the caring people of our communities to give, advocate, and volunteer. United Way Suncoast fights for the education and financial stability of every person in the communities we serve.

[LEARN MORE](#)

Important Announcements:

Fraud Warning:

Never share your one-time passcode. Fraud and scams are at an all-time high.

[Learn more.](#)

Holiday Closures:

GTE Financial will be closed on **Nov. 11** and **Nov. 24** for the holidays. Early Pay may be impacted. [Learn more.](#)

Charitable Giving:

Now through Dec. 31, each qualifying digital banking transaction will donate \$1 to charity.⁴ [Learn more.](#)



instantly easy



Coming Soon: Pay With Points

You'll soon be able to use points to pay for credit card purchases, right in the [GTE Mobile App](#). It's an *instantly easy* way to use your Go Points!

1. Annual Percentage Yield (APY) is accurate as of 10/28/2022. Any fees could reduce earnings on this account. You may not add any additional money to your certificate after opening. Minimum balance to open account is \$500. 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. 4.13% APY applies to 12, 24, and 36-month terms. APY varies by term, see website for details. No withdrawals may be made on a GTE Financial Share Certificate in the first 60 days of account opening.
2. Annual Percentage Rate (APR) is a promotional rate available on Mastercard Go To & Go Premier Credit Cards opened between 11/1/22 - 12/31/22. The promotional rate is only valid for qualifying purchases made during the promotional period of 11/1/22 - 12/31/22, regardless of the date of account opening. The 0% promotional rate on qualifying purchases ends after 6 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 9.49% to 17.99% depending on a member's creditworthiness. Annual Percentage Rate as of 11/1/22. Annual percentage rates, terms, and conditions subject to change. All loans are subject to approval. Rate is variable and will be based on your creditworthiness. Please review our [Credit Card \(Regulation Z\) Disclosure](#) for terms and conditions or our [Credit Card Agreement](#) for full details.
3. 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. All loans subject to approval. GTE Financial reserves the right to change, modify or terminate this offer at any time and without prior notice.
4. Season of Giving and Receiving Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts on 11/1/22 at 12:00:01 a.m. ET and ends on 12/31/22 at 11:59:59 p.m. ET. Open to legal residents of the 50 United States and D.C. including the territories of Guam and Saipan who are 18 years of age and older and are registered account holders at a participating Financial Institution. Void where prohibited. For complete Official Rules including details on how to enter by mail, click [here](#). Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045. Copyright © 2022 Fiserv. All rights reserved. Data charges may apply. Check with your mobile phone carrier for details. App Store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc, registered in the U.S. and other countries. Android, Google Play and the Google Play logo are trademarks of Google Inc. TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®. Federally insured by NCUA.

©2022 GTE Financial Credit Union. All Rights Reserved. This email was sent to you by GTE Financial Credit Union located at 711 E. Henderson Ave., Tampa, FL 33602.



To manage your email subscriptions please go [here](#).
If you no longer wish to receive emails from us please go [here](#).