

gte connect

NOVEMBER 2023



0% Interest on your Holiday Shopping

For a limited time, members can shop now and pay later with no Interest! Open a new GTE Go To or Go Premier Credit Card, and enjoy 0% APR for 6 months on all purchases through the end of the year. Now that's an offer to be jolly about!¹

[LEARN MORE](#)



Home Sweet Home for the Holidays

There's no place like HOME for the holidays! Discover how GTE can make your home buying dreams come true with our wide range of home loan products.²

[LEARN MORE](#)



Tackling life's 'What ifs' together

Navigating through life's financial "what ifs" can be daunting, but not with GTE Financial by your side! Let our financial professionals guide you through your uncertainties, ensuring your journey is smooth and your dreams are within reach.³

[LEARN MORE](#)



Steer your way to savings with TrueCar and GTE Financial!

Purchase your next vehicle through TrueCar® and finance it with GTE Financial to enjoy a .25% discount on your auto loan. Discover a hassle-free car buying experience while saving more!⁴

[LEARN MORE](#)



Share your story, Make Hope Real this holiday season!

We're excited to announce our annual Make Hope Real Program, where we'll select 5 families for a special holiday experience. Share your story and let us know why GTE Financial should adopt your family for the holidays. Applications are open from now through November 17, 2023.⁵

[SHARE YOUR STORY](#)

Closure Alert:

Please note that we will be closed Friday, November 10th in commemoration of Veterans Day. This may affect Early Pay members.

December 1st, our Ocala, Crystal River, Hudson, Lakewood Ranch, Sarasota, Lakeland North, and Lakeland South Community Financial Centers will close at 3:30pm, all other Community Financial Centers will close at 4:30pm. Thank you for your understanding.



November Charity of the Month

GTE proudly supports the Police Athletic League as the November Charity of the Month! The Police Athletic League is dedicated to providing affordable after-school, summer, and athletic opportunities to more than 500 Tampa Bay youth.

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Financial Workshops & Events

Unlock your homeownership dreams with our realtor event

Join us on November 9th from 6:00 PM to 8:00 PM at the South Lakeland GTE Community Financial Center for a Realtor Event. Connect with Polk County specialists and secure your spot now for this FREE event, open to all!

Upcoming workshops & webinars

Unlocking Your Social Security Benefits: Join our webinar to learn how to get the most from your Social Security retirement benefits. Find out about your full retirement age, early and late retirement impacts, spousal planning, and working while receiving benefits.

RSVP TODAY

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1. Annual Percentage Rate (APR) is a promotional rate available on Mastercard Go To & Go Premier Credit Cards opened between November 1st - December 31st of 2023. The promotional rate is only valid for qualifying purchases made during the promotional period of November 1st - December 31st, 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 12.24% to 17.99% depending on a member's creditworthiness. Annual Percentage Rate as of August, 21 2023. 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.
2. Your actual APR may vary based on your actual loan amount. Please speak with a Loan Executive for additional information about our rates and fees. Rates are subject to change without notice. Your actual rate and/or points may be different, as many factors are evaluated for a loan approval. This product is subject to change or cancellation at any time without prior notice. GTE reserves the right to change or terminate this promotion at any time.
3. Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC, a Registered Investment Adviser. Cetera is not affiliated with the financial institution where investment services are offered. Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services. Investments: Are not FDIC/NCUSIF insured | May lose value | Are not financial institution guaranteed | Are not a deposit | Are not insured by any federal government agency. © 2020 Cetera Investment Services LLC 20-0150 5/20 140968-P
4. The 0.25% is off a new auto loan rate using GTE Financial and will be taken off until the APR reaches GTE floor rate of 1.99%. In order to qualify for the .25% discount, each member must utilize the True Car Certificate provided at vehicle purchase during the promotional period. APR = Annual Percentage Rate. The True Car Certificate will be available at GTE Financial Car Buying Service. See GTE Financial Car Buying Service website for a list of participating dealerships. All loans are subject to approval. GTE reserves the right to end or modify this promotion at any time.
5. NO PURCHASE NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED. Open only to legal residents of Florida, eighteen (18) years of age or older, who are GTE members. Members accounts must be in good standing to be eligible. Contest entry period ends 11/17/23 at midnight ET. Applications will be reviewed, and winners notified via phone on 11/27/23. Winners and their families must be available to join us on December 8th for the 2023 Make Hope Real celebration and willing to sign a talent waiver.

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