

Spend less on credit card debt, grow your savings, and more!

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gte connect

OCTOBER 2022

When your summer motto was 'treat yourself' and now it's fall...

Paying a high-interest rate on your existing credit card debt each month? Consider transferring your balances to our low-rate [Go To credit card!](#)¹

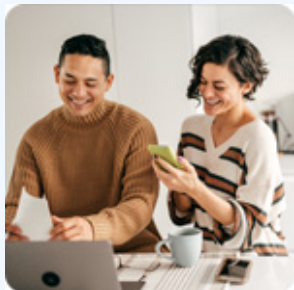
APPLY FOR A CREDIT CARD



Buying A Home Doesn't Have To Be Scary

Your dream home could become a reality with a **zero-down home loan from GTE.**² Our team of [experienced loan executives](#) is here to help!

LEARN MORE



Turn Your Savings Into Earnings

You could earn up to **4.07% APY without lifting a finger!**³ Open a new [GTE Share Certificate](#), fund your account, and watch your savings grow.

LEARN MORE

Ready For A New Ride



With GTE's great **low rates for new and used auto loans**, you could be in the driver's seat sooner than you think! Apply online in minutes to get started.⁴

[LEARN MORE](#)



October Charity of the Month

The American Heart Association's mission is to be a relentless force for a world of longer, healthier lives. Heart disease and stroke are the #1 and #2 killers in the world. Each year, these diseases kill more than 800,000 Americans.

[LEARN MORE](#)

October 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!

Wednesday, Oct. 19

5:00 - 6:00pm

Thursday, Oct. 20

12:00 - 1:00pm
5:00 - 6:00pm

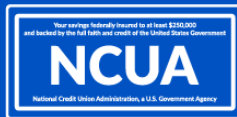
[REGISTER FOR FINANCIAL WORKSHOPS](#)



Over 30,000 Free ATMs Nationwide

We make finding a fee-free ATM *instantly easy*! Text your zip code to 91989, search locations in the [GTE Mobile App](#), or [visit our website](#) to find your nearest ATM.

1. Annual Percentage Rate (APR) is an introductory rate available on Mastercard Go To Credit Cards. The intro. 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 8.74% to 17.99% depending on a member's creditworthiness. 0% intro APR Balance Transfer 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. All loans subject to approval. 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 10/17/2022. 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. **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.
4. All loans subject to approval.



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