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SEPTEMBER 2022



Grow Your Savings As Big As Your Goals

Now's the time to lock your savings into a higher-yield account, like a GTE Share Certificate. It is a safe way to help your money grow and members can open with as little as \$500!*

LEARN MORE

OPEN A SHARE CERTIFICATE



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

Paying a high-interest rate on your existing credit card debt?
Consider transferring your balances to a GTE Go To credit card, with 0% introductory APR for 12 billing cycles on balance transfers!

LEARN MORE



Housing inventory is on the rise

Your dream home could become a reality with a **zero-down home loan² from GTE**. Our team of <u>experienced loan</u>
<u>executives</u> is here to help!

LEARN MORE

Business solutions built for you



GTE Business Banking is here to fit your needs with payables and receivables solutions, fraud mitigation services, business loans, business insurance, and more!

LEARN MORE



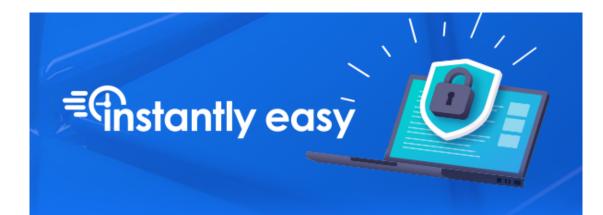
September Webinars Estate Planning

In this seminar, you'll learn why you need an estate plan, strategies for special health care directives, key tax basics, and the benefits of a will, trusts and life insurance.

Tuesday, September 20 12:00 - 1:00pm 5:00 - 6:00pm Wednesday, September 21

1:00 - 2:00pm 4:00 - 5:00pm

REGISTER FOR FINANCIAL WORKSHOPS



One-Time Passcode Feature Coming Soon

We're enhancing members' passwords with Instantly Easy security! You'll soon be able to authenticate your login via text or email.

*Annual Percentage Yield (APY) is accurate as of 08/17/2022. 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.

- 1. Annual Percentage Rate (APR) is a promotional rate available on Mastercard Go To Credit Cards. The promotional rate wi 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% 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. All loans subject to approval. GTE Financial reserves the right to change, modify or terminate this offer at any time and without prior notice.





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