

# gte connect

APRIL 2022



## Get cash instantly!

**GTE Instant Cash** is a new way to take out small cash loans without affecting your credit score!<sup>1</sup> Borrow from a financial institution you trust, with fair rates which are a fraction of what commercial payday lenders offer.

LEARN MORE

APPLY NOW



## Own a Home for Zero Down

No down payment? No problem. **GTE has Zero Down home loans!**<sup>2</sup> Meet with one of GTE's Home Loan Experts to explore your options.

REQUEST APPOINTMENT



## Enjoy a \$150 Bonus from TrueCar

Now through April 30, 2022, receive a **\$150 bonus** when you purchase a new or used car via TrueCar® and finance with GTE Financial!<sup>3</sup>

LEARN MORE

## Start planning your summer fun!

Borrow today for as low as 7.99% APR.<sup>4</sup> A **GTE Personal Loan** could help you finance special things in life, consolidate debt, and more.



[LEARN MORE](#)



### It's tax time!

[GTE Investment Group](#) is here to help you with tax-smart investing, so you can **keep more of what you've worked hard for!**

[LEARN MORE](#)



## Send money instantly with Zelle!

Use your GTE Mobile App to send money with Zelle. It's fast, safe and easy! Plus, for a limited time, start using Zelle and you'll be entered to win a \$1,000 prize!<sup>5</sup>

[LEARN MORE ABOUT ZELLE](#)

### April Webinars

In honor of **Financial Literacy Month**, we're hosting a variety of virtual seminars for our members to enjoy!

#### Achieving the Dream of Home Ownership

**Tuesday, April 12**

5:00pm - 6:00pm

**Wednesday, April 13**

*Spanish:* 5:00pm - 6:00pm

#### Understanding Long Term Care

**Tuesday, April 19**

12:00pm - 12:30pm or 5:00pm - 5:30pm

**Wednesday, April 20**

12:30pm - 1:00pm or 5:00pm - 5:30pm

#### Understanding Credit

**Tuesday, April 26**

5:00pm - 5:45pm

Thursday, April 28  
Spanish: 5:00pm - 5:45pm

REGISTER FOR FINANCIAL WORKSHOPS



## April Charity of the Month

The **Tampa YMCA** is dedicated to strengthening the foundation of community and believes that nobody should ever be turned away due to the inability to pay. Your contribution will help youth and families reach their full potential by supporting programs like the Pediatric Cancer Program, swim lessons, LIVEstrong cancer survivor program, and diabetes prevention.

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1. All loan applications are subject to review of eligibility and approval. The Annual Percentage Rate (APR) is accurate as of 2/1/2022. The APR for the GTE Instant Cash loan is a fixed rate for the duration of the loan. The APR will be 28.00% APR. For example, a GTE Instant Cash loan for \$1,000 with a 12-month term (1 years) at 28.00% APR will have a monthly payment of \$96.51. Other terms, payments, and loan amounts are available. The minimum loan amount is \$200, and the maximum loan amount is \$2,000. If your payment is 11 or more days late, there is a Late Payment Fee of 5% of the payment due. Loans are available to members who meet certain eligibility requirements, who have been with the credit union a minimum of 90 days and are considered a member in good standing. GTE Instant Cash loan is not available in Member Centers; it is only available through online or mobile banking. No minimum credit score required.
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. 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. All loans are subject to approval.
3. GTE will deposit \$150 cash back into each purchasing members' deposit account with GTE after the loan has funded. In order to qualify for the cash back deposit, each member must utilize their TrueCar Certificate at time of vehicle purchase during the promotional period. The TrueCar Certificate will be available at GTE Financial Car Buying Service website. This promotional period runs between April 1st and April 30th 2022. See GTE Financial Car Buying Service website for a list of participating dealerships. GTE reserves the right to end or modify this promotion at any time. New Auto is defined as a current model year or previous model year with less than 10,000 miles. Used Auto is defined as being older than 2 most recent model years or having over 10,000 miles. As low as 2.49% APR limited to 48 month term for New Autos and 2.74% APR limited to 48 month term for Used Autos (includes .25% discount for ACH payments and .25% discount paid for with Go Points). Rates do not apply to vehicles older than 8 model years. Qualifying vehicle loans with a balance \$50,000 and greater are subject to a .50% higher rate. Qualifying vehicle loans with a balance \$75,000 and greater are subject to a .75% higher rate. Qualifying vehicle loans with a balance \$100,000 and greater are subject to a 1.00% higher rate. For example, a minimum loan of \$5,000 with a term of 48 months, and APR of 2.49% (which includes ACH and Go Points discounts and no down payment) would have an estimated monthly payment of \$109.67 whereas a minimum loan of \$5,000 with a term of 48 months, an APR of 2.99% and no down payment (and no ACH or Go Points discounts) would have an estimated monthly payment of \$110.79. All examples are hypothetical and are for illustrative purposes only. Your payment amount will differ based on a variety of factors, including when your first payment is due.
4. Annual Percentage Rate (APR) effective October 1, 2020. Rates, terms and conditions are subject to change without notice. The APR range is 7.99% to 17.99% and will be determined by your credit worthiness. All loans are subject to approval. For a \$1,000 personal loan, with a term of 12 months, at an APR of 7.99%, the monthly payment would be \$87.26. Equal Housing Lender.
5. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts on 4/1/22 at 12:00:01 a.m. ET and ends on 5/31/22 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 accountholders in good standing at a participating Financial Institution. Void where prohibited. For complete Official Rules including details on how to enter by mail, [click here](#)This link will trigger a popup message. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive Brookfield, WI 53045.

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