

Wise Thoughts

Fall is in the air...and we're in the mood to celebrate our members and the Credit Union Movement!

International Credit Union Day is October 20, and we'll join Credit Unions worldwide in raising awareness about just what makes Credit Unions so unique. This year's theme focuses on how Credit Unions empower their members and their communities to build a better financial future. Be sure to drop by any branch for a chocolate chunk cookie from Carolina Cookie on Thursday, October 20*, and help us celebrate!



And speaking of celebrations, you're invited to our Birthday Party! 85 years ago on November 30, 1937, GMFCU was chartered by City of Greensboro employees looking for a source of low-interest loans for themselves and their coworkers during the Great Depression. Through the years we've gone from a cash box and ledger in City Hall to three branches, an online platform, and offering so much more than just loans. We owe our longevity to you, our members. Stop by any branch on Wednesday,

November 30, and help us celebrate this sweet birthday with a mini cupcake*.



Credit Unions were founded on the philosophy of "People Helping People," and that philosophy is at the heart of everything we do here at GMFCU. We live our mission of building lifelong community relationships daily by making sure our members have access to products and services to help strengthen their financial well-being. If you haven't been in a branch in a while, we encourage you to come in and speak with one of our Member Service professionals about your financial goals and how we can help you achieve them. Oh, and don't forget to follow us on Facebook! Our page is dedicated to financial tidbits and education as well as contests and prizes. Check us out at [Facebook.com/GMFCU](https://www.facebook.com/GMFCU).

Yours in Prosperity,
Jerry Wise, President & CEO

*While supplies last. One per member.

MEET YOUR WALLET'S NEW BFF.

Transfer your high-interest balances to a GMFCU Credit Card and take the pain out of holiday shopping.



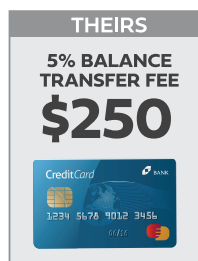
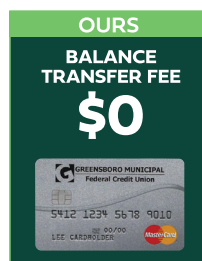
No balance transfer or annual fees



Rates as low as 10.90% APR*



Earn ScoreCard rewards!



Based on \$5,000 balance transfer

*APR = Annual Percentage Rate. Rates and terms subject to change without notice. Lowest rate available with direct deposit. Subject to credit approval. Membership required. Other terms and conditions may apply. This credit union is federally insured by the National Credit Union Administration.

Home Sweet Home Loans

Are you shopping for a new home or locking in a lower rate to refinance your existing home loan? Let Greensboro Municipal Federal Credit Union help welcome you home with the mortgage loan to fit your needs! We offer conventional fixed rates and USDA Mortgages with up to 100% financing. For residents of Greensboro, High Point, Durham, and Winston-Salem we also offer down payment assistance.

Finance your home with a local lender you trust. Getting started is easy. Contact Kristin Howerton, our dedicated mortgage originator, for your mortgage lending options at (336)676-6398.

Put a Little Extra "Green" in Your Holidays

The holidays are right around the corner, and with prices on the rise, saving money is more important than ever to ease seasonal financial stress. We know how much you want to give your loved ones the best holiday possible, so GMFCU offers two convenient and affordable options to help get you the extra cash you need to make the season memorable.



Christmas Loan

Alleviate holiday stress and enjoy this time of year with our Christmas Loan. Borrow up to a maximum of \$1,500 with a maximum term of 10 months.



Low-Fixed Rate Credit Card

Although it can be tempting to go for the in-store discount with a major retailer card or one of those offers you receive in the mail, our credit cards come with a low fixed rate, rewards program, and NO annual fee, balance transfer or cash advance fees.

Visit our website to learn more about the option that is best for you and make your holidays "greener"! Psst - want to start preparing for the holidays in 2023? Open a Christmas Club account within online banking, in branch, or call us at 336-373-2090 to get started!

Our Gift to You, 90 Days No Payments!

Take a holiday from your payment. Finance a new or used vehicle or refinance your current car loan at another financial institution during the month of December 2022, and you won't have to make your first payment until March 2023!* Plus, your loan comes with so many more benefits:

- Great rates, whether you're shopping for new or used
- Up to 100% financing
- Payroll Deduction and/or automatic payment transfer
- Debt Protection, Life Plus
- Guarantee Auto Loan Protection (GAP)
- Mechanical Repair Coverage



*No payments for 90 days Auto Loan feature is valid on new Auto Loans and Auto Refinance Loans applied for and funded December 1-31, 2022. Interest will begin to accrue on the date the loan is funded. The first payment after the 90-day no payment period will first be applied to the interest accrued from the date the loan was funded through to the first payment date and then applied to the principal due. See credit union for full details and exclusions.

Friends Don't Let Friends Use a Bank

Refer a friend to GMFCU and you'll both get \$50!*

Visit our website to learn more and start getting rewarded for sharing the love. Banking with Greensboro Municipal FCU pays.



*To qualify for bonus, new member must open share account and checking account, a GMFCU debit card with at least 10 transactions, set up a direct deposit to your new GMFCU account of \$250 or more, and set up GMFCU online banking by 60 days after share account opening date. Offer valid for new members with referral from current GMFCU member. New member is defined as not being a current primary or joint GMFCU member or have been a previous GMFCU member within the last 6 months. Bonus will be paid as a \$50 deposit in the new member's savings account and a \$50 deposit in the referring GMFCU member's savings account within 30 days of completing eligibility requirements. Account must be in good standing for both parties to receive bonus. New member must provide referring member's name at account opening. Offer valid September 1, 2022 through October 31, 2022. Contact GMFCU for complete details. GMFCU is federally insured by the National Credit Union Administration.



**GREENSBORO MUNICIPAL
Federal Credit Union**

HOLIDAY CLOSINGS:

Indigenous Peoples Day

Monday, October 10

Veterans Day

Friday, November 11

Thanksgiving

Thursday & Friday, November 24 & 25

Christmas/Winter Break

Friday & Monday, December 23 & 26

New Year's Day

Monday, January 2

GREENE STREET – MAIN OFFICE

217 N. Greene Street

Greensboro, NC 27401

Phone: 336.373.2090

Toll-Free: 866.373.4628

Fax: 336.373.5896

Mon-Fri: 8:30 AM – 5:00 PM

SOABAR BRANCH

2200 Soabar Street

Greensboro, NC 27406

Fax: 336.335.5556

Mon-Fri: 8:30 AM – 5:00 PM

RENAISSANCE BRANCH

2511 Phillips Avenue

Greensboro, NC 27405

Fax: 336.907.7341

Mon-Fri: 9:00 AM – 5:00 PM

CLOSED: 1:30 PM – 2:30 PM

336.373.2090

greensboromcu.org

member.services@greensboromcu.org

For after-hours and weekend service, visit Credit Union Service Center. Over 5,000 branches across the U.S. Cash checks, make withdrawals, deposits, account inquiries, and loan payments.

For locations visit co-opcreditunions.org/locator.



Federally insured by NCUA.