

Wise Thoughts

We're excited to start the new year and wish all our members a safe and prosperous 2023! As your credit union, we have lots of exciting things in store for our members and look forward to sharing more details soon.

As we move into the new year, we want to remind our members that it is important to note that the loss of money, personal information, and perseverance of scammers is becoming more widespread and more important than ever to be vigilant. Adding in a few precautionary steps to your New Year's resolution list alongside your other goals will help keep the upcoming days and months, fraud-free!

Be Cautious with Email: Be wary of unsolicited emails from a person or company. Remember, scammers can make emails look like they are from a legitimate business, government agency, or reputable organization. Never click on links or open attachments in unsolicited emails without being sure of its origination.

Never Send Money to Strangers: If you haven't met a person face-to-face, don't send them money. Money sent to strangers in this way is untraceable and once it is sent, there's no getting it back. Scammers will try to trick you into panicking – so before making a move, think the situation through!



Use Your Best Judgement When Sharing Your Personal Information:

Sharing personal information with scammers opens the door to identity theft. Never share financial information, birthdate, address, Social Security Number with an unsolicited caller.

Never Give Out Your Passwords: No one from our team will ever ask you for your password. That includes your online banking password. You should keep all passwords confidential and in a safe place to avoid unauthorized access.

Be Social Media Smart: Make use of privacy settings on social media and only connect with people you actually know. Be careful about including personal information in your profile or photos and never reveal your address and other sensitive information. Scammers may use this information to make themselves pass as a friend or a relative to try and earn your trust.

Always remember that if you have concerns or suspect fraud, please contact us immediately! We are here to help you with any questions you might have to keep your account safe. You can reach us at 330.373.2090 or via email at member.services@greensboromcu.org

Yours in prosperity,
Jerry Wise, President & CEO

Home Sweet Home Loans

Are you currently shopping for a new home or interested in taking advantage of low rates to refinance your existing home loan? Let Greensboro Municipal FCU help welcome you home with a mortgage loan to fit your needs. We offer:

- Conventional Fixed Rate 10, 15, 20, and 30-year mortgages with up to 95% financing
- USDA Mortgages with up to 100% financing
- Down payment assistance options available
- Vacation home & Investment property options
- South Carolina mortgages NOW available! Primary residences, vacation homes, or rental properties

Whether this is your first home or your next home, we're here to help you every step of the way with low rates and closing costs, local, trusted service, quick closing times, and more!

Finance your home with a local lender you trust. Getting started is easy! Contact Kristin Howerton, our dedicated mortgage originator, to start a conversation about your mortgage lending options at 336.676.6398.



KRISTIN HOWERTON

*USDA Mortgages, City of Greensboro Down Payment Assistance, City of High Point Down Payment Assistance, City of Winston-Salem Down Payment Assistance, and City of Durham Down Payment Assistance all require certain criteria to be met including location, income limits, and more. See GMFCU for more information on if you qualify for these programs. Credit Union is federally insured by NCUA and is an equal housing lender. NMLS#: 500037

Break up with High Interest - Transfer Your Balances and Save!

Ready for the purchasing power that Mastercard can bring you without the big bank fees? Transfer your high-interest balances to a Greensboro Municipal Credit Card and let us show you the love you deserve.

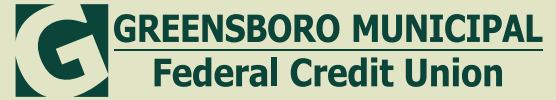
What's the difference between us and them? We offer:

- Non-variable rate as low as 10.9% APR*
- No annual fee
- No cash advance fee
- No balance transfer fee
- ScoreCard Rewards – redeemable for brand-name merchandise or travel



Ready to get started? Call 336.373.2090 or apply online at greensboromcu.org.

*APR = Annual Percentage Rate. 10.9% APR available to members who have a checking account with direct deposit. See GMFCU for details.



HOLIDAY CLOSINGS:

Martin Luther King, Jr. Day
Monday, January 16th

Presidents' Day
Monday, February 20th

Good Friday/Spring Break
Friday, April 7

UNLOCK

YOUR HOME'S POTENTIAL
with a home equity line of credit

YOUR CREDIT UNION

Love

YOUR CREDIT UNION

EDUCATION COSTS | RENOVATIONS | DEBT CONSOLIDATION | AND MORE!



Up to 100%
Home's Value



Up to a 10-year
advance period



No closing costs
on loans with a minimum
\$10,000 disbursement

*Subject to credit approval. Rates vary based on LTV and credit qualifications. Home Equity Line of Credit is a variable rate loan with a maximum APR of 18%. No closing cost if credit limit is at least \$10,000 and the loan closes with GMFCU. Closing costs include title fees, flood research fees, recording fees, and appraisal fees. An appraisal may be required and an appraisal fee will be collected at that time. Appraisal fee is non-refundable if the borrower does not close their loan with GMFCU. Property insurance required; flood insurance may be required. Contact the credit union for details. Membership eligibility is required. NMLS#500037.

2023 Annual Meeting - Mark Your Calendars

Our Annual Meeting will be held on April 20, 2023. More details coming soon! Questions, please contact Heather at hlyons@greensboromcu.org or 336-433-7286.



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](https://www.greensboromcu.org/locator).



Federally insured by NCUA.