



Fall 2024



Where Your Story Matters.

[www.cmecreditunion.org](http://www.cmecreditunion.org) - 1615 Pontiac Avenue - Cranston - Rhode Island - 02920 - (401) 463-3010



**Brian W. Ducharme**  
President/CEO

## CEO Message

CME Credit Union (CME CU) exists for one reason only, our members. It's not about what might be in your wallet or paying to discover, it is, and always will be about being a place **"Where Your Story Matters"**. How many organizations do you belong to whose sole purpose is to listen, provide thoughtful advice and deliver money-saving services for you and your family to live the life you desire?

Getting to the heart of your story is simple and it starts with who we are. Unlike other financial institutions, CME CU is owned and led by you and all our members. Each year, we hold an election at our Annual Meeting, where you vote for the members who you believe will best represent and protect your interests. At that same meeting, you are given the opportunity to ask questions and voice your opinion on how the Credit Union is managed.

As your CEO, I would love to hear how we can serve you better. To do this, we have a new feature on our website called, **"Ask Brian"**. This will allow you to share your thoughts about the Credit Union and ask me any question you would like me to answer. I will respond to your emails quickly and I thank you in advance for helping make CME CU and even better organization.

**Ask Brian at:**

[www.cmecreditunion.org/join/ask-brian](http://www.cmecreditunion.org/join/ask-brian)

**We ❤️ to Hear From You!**

**401-463-3010**

**[operations@cmecreditunion.org](mailto:operations@cmecreditunion.org)**

## Get on the Road with a CME Auto Loan



Looking to finance a new or used vehicle?

CME Credit Union offers low rates, flexible terms and quick approvals to make your car-buying experience hassle-free.

Whether you're purchasing or refinancing, our personalized service will help you find the right loan for your needs.

Apply today and enjoy competitive rates and local support to get you driving sooner!

**Borrow with rates as low as  
7.24% APR\* for up to 48 months.**

**APPLY TODAY**

**[www.cmecreditunion.org](http://www.cmecreditunion.org)**

\*APR = Annual Percentage Rate. Rates are determined by your personal credit history, loan term, and payment method. Published rate includes a .25% rate discount when you maintain a direct deposit into a CMECU checking account and .25% when you maintain an autopayment from your CMECU checking account. Rates are subject to change at any time.

**BORROW:** First Mortgages - Auto Loans - Home Equity - Loan Rates - Apply for a Loan  
**BANK & SAVE:** FREE Checking - Money Market - Primary Savings - Certificates of Deposit - Deposit Rates - Open New Accounts  
**ACCESS:** Online Banking - Branch Hours - Shared Branching - Mobile Banking



# Send Money Fast with Zelle®

## zelle®

CME Credit Union makes it easier than ever to send and receive money with Zelle®, a fast, safe, and easy way to transfer funds.

Whether you're splitting a bill or paying a friend back, Zelle® lets you send money directly from your CME account to almost anyone, typically in minutes.

Best of all, there are no fees!

Make quick, hassle-free payments right from your phone or computer.

**Remember, only send money to people you know and trust to protect yourself from potential scams.**



## Smart Home Office Tips for Productivity and Financial Savings

Creating a smart home office not only helps improve your work performance but also ensures that you are managing your finances wisely.

Go to [https://cranstonmec.frc.finresourcecenter.net/House\\_\\_Home\\_194477.html](https://cranstonmec.frc.finresourcecenter.net/House__Home_194477.html) for tips to help you set up a smart home office without breaking the bank!

## Fall Into Financial Freedom with a Personal Loan



As the leaves change, so can your financial situation! Whether you're planning home improvements, consolidating debt, or taking a well-deserved vacation, CME Credit Union offers personal loans with flexible terms and competitive rates. Enjoy fixed monthly payments and no hidden fees—perfect for those early fall projects or plans.

Now's the time to turn over a new leaf with a loan that works for you!

**Borrow with rates as low as  
7.89% APR\* for up to 12 months.**

## Refer a Friend and Earn \$25



We love when our members share the benefits of CME Credit Union with family and friends.

Refer someone today, and when they open a qualifying account, both of you will earn \$25!

There's no limit—each referral brings more rewards. It's easy to get started, just complete the referral form, and we'll take care of the rest. Start sharing today and earn your rewards!