



Winter 2025



CREDIT UNION

Where Your Story Matters

www.cmecreditunion.org - 1615 Pontiac Avenue - Cranston - Rhode Island - 02920 - (401) 463-3010



CEO Message

Let me take a moment to express my profound appreciation and heartfelt gratitude to you and your family for choosing to be part of the CME Credit Union family.

Brian W. Ducharme
President/CEO

A little while ago, I was reading a short story that included a quote, which some of you might be familiar with.

“Few will have the greatness to bend history itself, but each of us can work to change a small portion of events. It is from numberless diverse acts of courage and belief that human history is shaped. Each time a man stands up for an ideal or acts to improve the lot of others, or strikes out against injustice, he sends forth a tiny ripple of hope and crossing each other from a million different centers of energy and daring those ripples build a current which can sweep down the mightiest walls of oppression and resistance.”

Robert (Bobby) Kennedy

While we do not look to bend history, we believe in hope for each other. By acting with compassion, showing unwavering kindness, and believing in our members, we will impact your life by helping you create a brighter tomorrow. For me, there is no greater good.

All of us at CME Credit Union wish you and your family a very Merry Christmas and we look forward to serving you in the New Year!

Ask Brian at:

www.cmecreditunion.org/join/ask-brian

We Love to Hear From You!

401-463-3010

operations@cmecreditunion.org

Kick Start Financial Independence



Take control of your money with MyLife Kick-Off Checking - designed to help students succeed.

Packed with perks and no fees, it's the smart way to manage your finances:

FREE - No monthly or annual fees

FREE access to over 55,000 ATMs nationwide

FREE awesome mobile app to bank anywhere, anytime

FREE Zelle & remote deposit

EarlyPay - Get paid up to 2 days early with direct deposit

APPLY TODAY

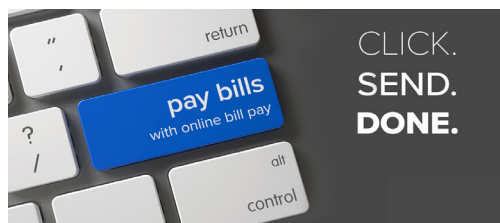
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BORROW: First Mortgages - Auto Loans - Home Equity - Loan Rates - Apply for a Loan
BANK & SAVE: FREE Checking - Money Market - Primary Savings - Certificates of Deposit - Deposit Rates - Open New Accounts
ACCESS: Online Banking - Branch Hours - Shared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



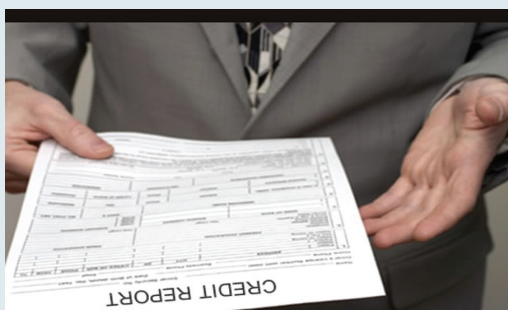
Simplify Your 2025 Finances with CME Bill Pay



Managing bills has never been easier with CME Credit Union's Bill Pay feature.

Say goodbye to late fees and the hassle of juggling multiple due dates. With our Bill Pay, you can schedule payments, stay organized, and save time.

Enjoy peace of mind knowing your payments are processed securely, ensuring your accounts stay protected. Take control of your finances and experience the convenience of CME Credit Union's Bill Pay today!



The 5 C's of Credit: What Lenders Value Most

When you apply for a loan, lenders must assess your credit risk—i.e., the risk to them that you will default on the loan—based on the following five factors, often referred to as “The Five Cs of Credit.”

Go to https://cranstonmec.frc.finresourcecenter.net/House__Home_194477.html to learn more.

Find Financial Freedom in 2025 with a CME Personal Loan



We are offering a special 7.99% APR*

The Holiday Season is over, but sometimes the bills can linger! Let CME Credit Union help. Give your finances a needed boost. We can tailor an affordable Personal Loan to meet your own very personal circumstances.

- 7.99% rate available for terms up to 24 months
- Making on-time payments will help build credit and improve your credit score.
- Maximum loan amount depends on your credit score, your debt-to-income ratio and other factors
- Use funds for any purpose - unexpected expenses, education costs, high-priced repairs, home remodeling or major purchases

Competitive rates | Flexible terms | Quick approvals

*Terms and APR, Annual Percentage Rate, is 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.

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!