



THE 'LET'S GET REAL' HONEY-DO LIST

✓ HOME IMPROVEMENTS

Whether you want to renovate a room or build an addition, chances are that you're looking to maximize your family's comfort as well as increase your home's value. A Home Equity Line of Credit (HELOC) can give you access to the money you need to do both.

✓ PAY OFF HIGH-INTEREST DEBT

Since HELOCs are secured by your home, they commonly feature interest rates that are significantly lower than those of unsecured credit cards. A HELOC can help you consolidate high-interest debt and pay it off faster.

✓ COVER COLLEGE COSTS

Higher education, while incredibly beneficial, isn't cheap. If you're sending a child to college, or maybe even enrolling yourself, tapping into your home's equity can be a smart way to cover educational expenses not covered by grants or scholarships.

✓ CREATE A FINANCIAL SAFETY NET

The beauty of a HELOC is that you only pay interest on the funds you spend. Unlike traditional loans (Home Equity Loans included) that give you a lump sum and charge interest on the entire amount, a HELOC can give you access to your equity without requiring you to use it.

Spring Fever?



**A Home Equity Line of Credit
is the cure you're looking for.**

RATES AS LOW AS
5.50%
APR*

- + Adjustable Rate
- + Up to 100% LTV (Loan to Value)
- + Up to a 10-Year Advance Period
- + No Closing Costs

Apply today!

*APR = Annual Percentage Rate. APR is variable and based on prime rate as published in the Wall Street Journal. Rate is subject to change and is based on individual's creditworthiness and loan to value. Not all members will qualify. See credit union for details.

82ND ANNUAL MEMBERSHIP MEETING

Thursday, April 25, 2019

**Downtown Greensboro Marriott
304 N Greene St.**

2nd Floor – Virginia/Carolina Room

Call 336.433.7286 before April 11 to RSVP.

HOLIDAY CLOSINGS:

GOOD FRIDAY/SPRING BREAK

Friday, April 19

MEMORIAL DAY

Monday, May 27

GREENE STREET – MAIN OFFICE

217 N. Greene Street
Greensboro, NC 27401

Phone: 336.373.2090

Toll-Free: 866.373.4628

Fax: 336.373.5896

Monday – Friday: 8:30 AM – 5:00 PM

SOABAR BRANCH

2200 Soabar Street
Greensboro, NC 27406

Fax: 336.335.5556

Monday – Friday: 8:30 AM – 5:00 PM

RENAISSANCE BRANCH

2511 Phillips Avenue
Greensboro, NC 27405

Fax: 336.907.7341

Monday – Friday: 9:00 AM – 5:00 PM

CLOSED: 1:30 PM – 2:30 PM

greensboromcu.org

member.services@greensboromcu.org



For after-hours and weekend service, visit a 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.

Let's do Lunch.

Join us for our Lunch and Learn Financial Seminars!

- Homebuying – April 16, 2019 (must RSVP by 4/9/19)
- Understanding Life Insurance – April 30, 2019 (must RSVP by 4/23/19)

Call **336.433.7286** to RSVP!

CAST YOUR VOTE FOR THE 2019–2020 BOARD OF DIRECTORS

You have a say in how your credit union is run.

Log on to **Online Banking** or visit greensboromcu.org for more information on how to vote.

Be sure to return your vote by mail or online!*

All votes are confidential.

*To be eligible to vote, you must be a primary member in good standing and 16+ years of age. Eligible voters can only vote once per election cycle. See credit union for details.

SHRED DAY

Safely and securely dispose of your outdated personal and confidential documents.

Saturday, April 13 • 10 AM – 1 PM

Soabar Branch

2200 Soabar Street • Greensboro, NC 27406

This event is free and open to the public.

Monetary donations will be accepted for Greensboro Tornado Relief through the United Way. GMFCU will match donations up to \$500.