



Proudly serving our members in the
New York Metropolitan Area since 1970.

Winter 2026

Conquer Your Debt: The 3-Step Plan

Debt can feel overwhelming—but with a clear plan, it is manageable. Whether you are tackling credit cards, auto loans, or personal debt, progress starts with focus and consistency.

Step 1: Get the Full Picture

List all debts, including balances, interest rates, and minimum payments. Understanding exactly what you owe is empowering and sets the foundation for smart decisions.

Step 2: Choose a Strategy

Three proven approaches work well:

- **The Snowball Method:** Pay off the smallest balance first to build momentum.
- **The Avalanche Method:** Focus on the highest interest rate to reduce total cost.

Our financial counselors can help you decide which strategy best fits your situation.

- **Debt Consolidation Loan:** After you know your total debt, you could apply for a loan to pay off all the individual items and have one loan with one payment. If you are paying more than the minimum payments on these items, often this type of loan can be paid off faster and have a lower interest rate if the other options would take more than a 12-18 months to complete.

Step 3: Stay the Course

Automate payments where possible, avoid taking on new debt, and celebrate milestones along the way. Even small wins matter.

Your credit union is here to help you succeed—because financial progress is not a sprint, it is a journey.

Stop in the credit union or call us at 718-361-1002 to talk about your financial future. **We are here to help you every step of the way.**



Looking Ahead Towards 2026

The new year brings exciting updates designed to enhance your experience and strengthen our credit union.

In 2026, members can look forward to:

- The relocation of our Long Island City Branch—same building, same floor, same address, just down the hall
- Continued investment in security and fraud protection
- Expanded efforts to digitize documents for added convenience
- A focus on growing our membership to ensure Greater Metro remains strong and sustainable for years to come

While change can sometimes bring challenges, our commitment remains unchanged: putting members first, protecting your financial well-being, and delivering exceptional service. ***Thank you for being an important part of our future.***

Annual Meeting

Greater Metro Credit Union members are invited to attend our **Annual Meeting on Wednesday, May 20, at 6:00 pm, held at our Long Island City office.**

The Annual Meeting is an opportunity to hear updates on the credit union's performance, learn about plans for the year ahead, and stay informed about how we continue to serve our members and strengthen our cooperative.

We value your membership and hope you'll join us for this important event. We look forward to seeing you there!

Long Island City Branch

31-10 37th Avenue, Suite 403
Long Island City, NY 11101
Hours: Mon - Fri 8:30 am to 4:00 pm

VA Hospital Branch

423 East 23rd Street, 2nd Floor
New York, NY 10010
Hours: Mon - Fri 9:15 am to 4:15 pm
Closed for lunch 12:00 pm to 1:00 pm

Holiday Closing Dates

Martin Luther King Jr. Day: Monday, Jan 19

Presidents' Day: Monday, Feb 16

Memorial Day: Monday, May 25

Juneteenth: Friday, June 19



Bank Smarter. Bank Faster. Discover the Mobile App Features You'll Love

Our mobile app does more than check balances—it is a powerful financial tool designed to save you time and give you control.

Features Members Love:

- **Mobile Check Deposit:** Deposit checks anytime, anywhere
- **Card Controls:** Freeze or unfreeze your card instantly
- **Alerts & Notifications:** Stay informed about transactions and balances
- **Bill Pay & Transfers:** Manage payments with just a few taps
- **Pay Anyone:** Using a mobile phone number or email you can send money to another person or another institution directly through online banking.

If you are not using these features yet, you are missing out on convenience designed specifically for you. Download or update the app and start banking on your terms. Reach out to the Credit Union directly if you need assistance in using any of these features.

Stop Scams Cold: Your Shield Against the Latest

Scammers are becoming more sophisticated—but knowledge is your strongest defense. Staying alert can protect both your money and your peace of mind.

Watch for These Common Red Flags:

- Urgent messages demanding immediate action
- Requests for passwords, PINs, or one-time codes
- Unexpected calls, texts, or emails claiming to be from a financial institution
- Payment requests via gift cards, wire transfers, or cryptocurrency

How to Protect Yourself:

- Never share sensitive information
- Verify requests by contacting us directly through trusted channels
- Monitor your accounts regularly
- Report suspicious activity immediately

Remember: your credit union will never pressure you or ask for confidential information unexpectedly. When in doubt, stop and reach out to us.

Your Family Belongs Here: Extend an Invitation to Join the Credit Union

One of the greatest benefits of credit union membership is that it can be shared. Many family members may already be eligible—without realizing it.

By inviting loved ones to join, you help them access:

- Member-focused rates and lower fees
- Personalized service
- Financial education and guidance
- A cooperative built on trust, not profit



Membership is more than banking—it is belonging. If someone you care about is looking for a better financial partner, invite them to experience the credit union difference.



GET THE APP

Local: 718-361-1002

Mastercard® Inquiries: 1-800-654-7728

Lost/Stolen Cards: 1-800-449-7728

*APR = Annual Percentage Rate. Rates shown are as low as, subject to change and are for qualified borrowers. May vary depending on credit history, term of loan, loan to value, and other factors.

Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA is a U.S. Government Agency.

Greater Metro Federal Credit Union is an Equal Housing Opportunity Lender.



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