

Dedicated people are hard to come by.

In 2011 Billerica Municipal Employees Credit Union lost two such dedicated people. Each had many years of service and well loved in our small community.

### **Bill Laurendeau** –

Bill Laurendeau was a Billerica Town Employee from 1953 until his retirement in 1973. In 1971 he and a few fellow Town Employees (among them, current credit union Vice President Edward O'Mahony and long time Town Treasurer Ralph McKenna, now retired) established the Billerica Municipal Employees Credit Union.

Bill was the Chairman of the Board of Directors of the credit union from its inception in 1971 until his retirement in 2000. He was the driving force behind this group of Town Employees. At the time, they wanted to put together enough money to make short term loans for town employees who were having difficult times. With an initial investment of a few hundred dollars, they developed the credit union into what it is today.

The credit union has a membership of over 1300 town employee and family members with assets of over twelve million dollars. The credit unions philosophy of "People helping people" is how Bill lived his life.

### **Karen Geoffroy** –

We at the credit union prepare for and look forward to Credit Union Day every year. This year, however, was a very sad one. Our Office Manager and good friend, Karen Geoffroy passed away the day before. Many of you who came to visit and enjoy the snacks and little gifts were greeted with the sad news of Karen's passing. We shared memories of Karen, we laughed and there were many tears shed.

Karen was the office manager at the credit union for 18 years and loved her job. She enjoyed getting to know many of you over the years and considered you among her many friends.

Karen was the oldest of seven and the "Go To" person in her family, just as she was here at the credit union. If there was a problem, Karen would find a solution. She was a loving daughter and her mother was her dedicated care giver during her illness. Karen was also a wonderful mother to her two sons, Ron and Dan. She was always there for them as they were for her. Her pride and joy were her two grandchildren, Madyson and Austin. As many of you know, she was a very proud Nana.

Karen was blessed with many friends who were able to show their love for her during her year long battle with Cancer. We at the credit union would like to send our appreciation to so many of you who stopped by to pass along your condolences. Your thoughtfulness is greatly appreciated.

The dedication of these two individuals had a great impact in growing the day to day operation of their beloved credit union. Their presence is greatly missed by many and will be for years to come.