



Billerica Municipal Employees Credit Union

Quarterly Byline

June 30, 2009

Telephone 978-667-2434

Fax 978-670-6062

Incorporated 1971

Open: Monday thru Friday 9:00am - 4:00pm

Closed: All Holidays Observed by the Town

Town Employees and Members of their families are eligible to join the Credit Union

Directors	Dividend Rates				Loan Rates			Services Provided
J. Callahan		Min. Bal	Rate	Annual Yield	<i>Personal</i> \$250 - \$10,000* up to 4 years			Share Accounts
E. O'Mahony	<i>Regular Shares</i>	\$ 25.00	.50	.50	12 mo 14.0%	\$89.77 per 1,000		Share Certificates
A. Iovanna	<i>6 mo CD</i>	2,500.00	1.00	1.00	24 mo 14.5%	\$48.24 per 1,000		Checking (Share Drafts)
T. Conway	<i>12 mo CD</i>	500.00	1.25	1.26	36 mo 15.0%	\$34.66 per 1,000		Direct Deposits
M. Dunton	<i>18 mo CD</i>	500.00	1.75	1.76	48 mo 15.5%	\$28.08 per 1,000		Travelers & Gift Checks
P. Loranger	<i>30 mo CD</i>	500.00	2.25	2.27	<i>* based upon length of employment</i>			Personal Loans
D. Powderly					<i>Auto - New & Used</i>			Auto Loans
G. Galinos					36 mo 4.99%	\$29.96 per 1,000		Titled-Vehicle Loans
K. Buckley	Penalty For Early Withdrawal On CDs				60 mo 4.99%	\$18.87 per 1,000		Payroll Deductions
M. Haines	Rates Are Variable And Subject To Change							Free Life Insurance
S. Jacobs	Dividends Are Paid The Last Day Of Month				Finance up to 100% NADA Value			Loan Protection Insurance
Staff	Dividends Calculated Using Daily Balance				All Loans Subject to Credit Approval			Electronic Transfers
K. Geoffroy					Most Loans Approved in 24 HRS			Mortgages— thru
T. Masterson					NO Rewriting or Refinancing			Allanach Mtg Grp
E. Dunton								

ABANDONED PROPERTY LAW

Massachusetts Law requires all financial institutions to send to the Commonwealth any funds that have been unclaimed for three years or more. Accounts without activity for three years will be sent a notice by June 30, 2009. Please respond to any notices you receive from the Credit Union.

VISIT OUR WEB SITE at

www.billericamecu.com

Free HOME BANKING

Access your accounts 24/7. View balances, transfer funds, withdrawals, E-Statements.

Free Online Bill Pay

Pay Bills 24/7 from the convenience of your own pc. Checking Account required.

Free CHECKING

We offer *NO FEE* checking with *OVERDRAFT* Protection. You can also direct deposit into your checking account.

Send us your email address so we can add you to our online mailing list. Send to bme.cu@verizon.net

VACATION LOANS

Back by popular demand we are once again offering Vacation Loans from now through Sept. 11, 2009. See reverse side for details.

CREDIT CARD LOANS

Let us pay off your credit cards with our Credit Card Loan at 8.75% up to 36 months. Only \$31.68 per \$1000. Subject to Credit approval.

BILL PAY CONTEST WINNER -

Members who paid bills during February & March using Online Bill Pay were entered into a random drawing contest that was drawn in April.

Our congratulations go to Victoria L Aucoin who is our credit union member that won a \$100 Best Buy gift card. It pays to use Bill Pay!

BENEFICIARIES

All share (savings) accounts have a life insurance policy. Please take the time to update your beneficiaries.

Go Green and save a tree!

E-Statements save paper and are online by the 2nd workday of the each month. Sign up today.

ALL DEPOSITS ARE INSURED UP TO \$250,000 WITH NCUA

www.billericamecu.com