



Billerica Municipal Employees Credit Union

Quarterly Byline

**365 Boston Road
Billerica, MA 01821**

Open: Mon - Fri 9:00am - 4:00pm / Closed: All Town Observed Holidays

**978-667-2434
fax 978-670-6062**

JUNE 2010

Incorporated 1971

Town Employees & members of their families are eligible to join the Credit Union

Directors	Dividend Rates	Loan Rates	Services
J. Callahan	Min. Balance		
E. O'Mahony		Rate APY *	
A. Iovanna	Share Savings \$ 25.00	.25% .25%	Share Savings
T. Conway	6 mo CD 2,500.00	1.00% 1.00%	Share Certificates
M. Dunton	12 mo CD 500.00	1.25% 1.26%	Share Drafts (checking)
P. Loranger	18 mo CD 500.00	1.50% 1.51%	Direct Deposits
D. Powderly	30 mo CD 500.00	1.85% 1.86%	Personal Loans
G. Galinos			Auto Loans
K. Buckley	Penalty for early withdrawal on CDs		Titled-Vehicle Loans
M. Haines	Rates are variable and subject to change		Payroll Deductions
S. Jacobs	Dividends paid the last day of month		Free Life Insurance
Staff	Dividends calculated using average daily balance		Loan Protection Ins.
K. Geoffroy	* APY = Annual Percentage Yield		Electronic Transfers
T. Masterson	Share Savings Rate effective 5/01/10		Mortgages— thru Allanach Mtg Grp
E. Dunton			
		Personal Loans	
		\$500 - \$10,000 based on length of employment	
		Term APR * Mthly Pymt	
		12 mo 14.0% \$89.77 per 1,000	
		24 mo 14.5% \$48.24 per 1,000	
		36 mo 15.0% \$34.66 per 1,000	
		48 mo 15.5% \$28.08 per 1,000	
		Auto - New & Used	
		36 mo 4.99% \$29.96 per 1,000	
		60 mo 4.99% \$18.87 per 1,000	
		*APR = Annual Percentage Rate	
		Finance up to 100% NADA value	
		Most Loans approved in 24 hrs	
		All Loans subject to credit approval	

EFFECTIVE IMMEDIATELY

For Security Purposes we can no longer honor telephone requests or email requests for checks to be mailed to your home. The Home Banking system provides you the ability to make withdrawals and have the check either mailed to your address on file or available for pickup at CU office.

CREDIT CARD LOANS @ 8.75% APR *

Pay off your credit cards with our low interest Credit Card Loan. Only 8.75% for up to 36 months. \$31.68 per \$1000. Subject to Credit approval.

*APR = Annual Percentage Rate

VACATION LOANS @ 7% APR

Vacation Loans are available now through Sept. 1, 2010. See reverse side for details.

DIRECT DEPOSITS

You can have direct deposits made into your account at the Credit Union. Our Direct Deposit number (also known as RTN or ABA) is 2113-8058-0. The only other information you need is your account number.

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, 2010. Please respond to any notices you receive from the Credit Union.

VISIT OUR WEB SITE at
www.billericamecu.com

FREE \$\$\$ FREE \$\$\$ FREE \$\$\$

HOME BANKING
Access your accounts 24/7
Balances /Transfers /Withdrawals /E-Statements

SHARE DRAFTS
No Fee Checking with Overdraft Protection

ONLINE BILL PAY
Pay Bills 24/7 from your PC

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.

Add your EMAIL address to our online mailing list. Send to bme.cu@verizon.net

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