



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

DECEMBER 2011

Incorporated 1971

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

<i>Directors</i>	<i>Dividend Rates</i>				<i>Loan Rates</i>			<i>Services</i>
J. Callahan					Personal Loans			Share Savings
E. O'Mahony					\$500-\$10,000 based on length of employment			Share Certificates
A. Iovanna	Min.	Rate	APY *	Term	APR *	Mthly Pymt	Share Drafts (checking)	
T. Conway	Balance			12 mo	14.0%	\$89.77 per 1,000	Direct Deposits	
M. Dunton	Share Savings \$ 25.00	.25%	.25%	24 mo	14.5%	\$48.24 per 1,000	Personal Loans	
P. Loranger	6 mo CD 2,500.00	.60%	.60%	36 mo	15.0%	\$34.66 per 1,000	Auto Loans	
D. Powderly	12 mo CD 500.00	.75%	.75%	48 mo	15.5%	\$28.08 per 1,000	Titled-Vehicle Loans	
G. Galinos	Penalty for early withdrawal on CDs				Auto - New & Used			Payroll Deductions
K. Buckley	Rates are variable and subject to change				36 mo	3.00%	\$29.08 per 1,000	Loan Protection Ins.
M. Haines	Dividends paid the last day of month				60 mo	3.00%	\$17.97 per 1,000	Electronic Transfers
S. Jacobs	Dividends calculated using average daily balance				*APR = Annual Percentage Rate			Mortgages
Staff	* APY = Annual Percentage Yield				Finance up to 100% NADA value			
T. Masterson	Share Savings Rate effective 9/09/10				Most Loans approved in 24 hrs			
J. MacMillan					All Loans subject to credit approval			
E. Dunton								

\$\$\$ Fee Free \$\$\$

HOME BANKING

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

ONLINE BILL PAY

Pay Bills 24/7 from your PC.

SHARE DRAFTS

NO FEE CHECKING with **OVERDRAFT** Protection.

Congratulations to our 40th Anniv. Raffle Winners

Sue Aker	1st prize \$100 gift card
Richard McKenna	2nd prize \$ 50 gift card
Sondra Lanteigne	3rd prize \$ 25 gift card

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 the ability to make withdrawals and have the check either mailed to your address on file or available for pickup at CU office.

HONORING THEIR MEMORY

BILL LAURENDEAU

KAREN GEOFFROY

(Please see the back of this newsletter)

REAL ESTATE LOANS

Now offering **Home Mortgage Loans**.

Check out our mortgage rates for both new and refinance loans.
View rates and apply online at www.billericamecu.com

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**

TAX RETURNS

You can have your Federal & State tax returns direct deposited into your account at the Credit Union. Our Direct Deposit (also known as RTN or ABA) number 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, 2012. Please respond to any notices you receive from the Credit Union.

ANNUAL MEETING & ELECTION

Billerica Municipal Employees Credit Union will hold its annual meeting on Wednesday, January 12, 2011 at 4pm in the Town Hall. At this meeting three directors will be elected for three year terms. Nomination papers must be filed with the clerk by noon Dec. 21, 2011. Election will be held at 2:30pm on Jan. 11, 2012

VISIT US AT: www.billericamecu.com

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

www.billericamecu.com