



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

Incorporated 1971

978-667-2434
fax 978-670-6062

DECEMBER 2009

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 Provided</i>
J. Callahan		Min.			<i>Personal Loan from \$250 - \$10,000</i>			Share Savings
E. O'Mahony		Balance	Rate	APY *	<i>up to 4 years based upon length of employment</i>			Share Certificates
A. Iovanna	Share Savings	\$ 25.00	.50%	.50%	<i>Term</i>	<i>APR *</i>	<i>Monthly Pymt</i>	Share Drafts (checking)
T. Conway	6 mo CD	2,500.00	1.00%	1.00%	12 mo	14.0%	\$89.77 per 1,000	Direct Deposits
M. Dunton	12 mo CD	500.00	1.25%	1.26%	24 mo	14.5%	\$48.24 per 1,000	Personal Loans
P. Loranger	18 mo CD	500.00	1.75%	1.76%	36 mo	15.0%	\$34.66 per 1,000	Auto Loans
D. Powderly	30 mo CD	500.00	2.25%	2.27%	48 mo	15.5%	\$28.08 per 1,000	Titled-Vehicle Loans
G. Galinos					<i>Auto - New & Used</i>			Payroll Deductions
K. Buckley					36 mo	4.99%	\$29.96 per 1,000	Free Life Insurance
M. Haines					60 mo	4.99%	\$18.87 per 1,000	Loan Protection Insurance
S. Jacobs	Penalty for early withdrawal on CDs				* APR = Annual Percentage Rate			Electronic Transfers
Staff	Rates are variable and subject to change				Finance up to 100% NADA value			Mortgages— thru
K. Geoffroy	Dividends are paid the last day of month				Most Loans approved in 24 hrs			Allanach Mtg Grp
T. Masterson	Dividends calculated using average daily balance				All Loans subject to credit approval			
E. Dunton	* APY = Annual Percentage Yield							

VISIT OUR WEB SITE at

www.billericamecu.com

Free HOME BANKING

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

Free Share Draft Accounts

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

Free ONLINE BILL PAY

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

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.

Send us your email address so we can add you to our online mailing list.

Send to bme.cu@verizon.net

CREDIT CARD LOANS @ 8.75% APR *

Pay off your credit cards with our 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 tax return 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.

This applies to both Federal and State tax returns.

ANNUAL MEETING & ELECTION

Billerica Municipal Employees Credit Union will hold its annual meeting & Election on Wednesday, January 13, 2010 at 4pm in the Town Hall. At this meeting four directors will be elected for three year terms. Nomination papers must be filed with the clerk by noon December 23, 2009. Election will be held at 2:30pm on Jan. 13, 2010

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.

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

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