



Billerica Municipal Employees Credit Union

Quarterly Byline

365 Boston Road
Billerica, MA 01821

Town Employees & members of their families are eligible to join the Credit Union 978-667-2434

fax 978-670-6062

MARCH 2019

Incorporated 1971

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

<p>Directors K. Buckley N. Doyle M. Dunton G. Galinos P. Loranger D. McCoy A. Metivier P. Morris D. Powderly D. Salemme M. St George</p> <p>Staff J. MacMillan D. Green E. Dunton</p>	<p style="text-align: center;">Dividend Rates</p> <p style="text-align: center;">Min. Balance Rate APY *</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Share Savings</td> <td style="width: 15%;">\$ 25.00</td> <td style="width: 15%;">.25%</td> <td style="width: 15%;">.25%</td> </tr> <tr> <td>6 mo CD</td> <td>2,500.00</td> <td>.60%</td> <td>.60%</td> </tr> <tr> <td>12 mo CD</td> <td>1,000.00</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>18 mo CD</td> <td>3,000.00</td> <td>2.00%</td> <td>2.00%</td> </tr> </table> <p style="text-align: center;">effective 2/1/19</p> <p>Penalty for early withdrawal on CDs Rates are variable and subject to change Dividends paid the last day of month Dividends calculated using average daily balance</p> <p style="text-align: center;">* APY = Annual Percentage Yield</p>	Share Savings	\$ 25.00	.25%	.25%	6 mo CD	2,500.00	.60%	.60%	12 mo CD	1,000.00	1.00%	1.00%	18 mo CD	3,000.00	2.00%	2.00%	<p style="text-align: center;">Loan Rates</p> <p>Personal Loans \$500-\$10,000 based on length of employment</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Term</td> <td style="width: 15%;">APR *</td> <td style="width: 70%;">Mthly Pymt</td> </tr> <tr> <td>12 mo</td> <td>13.0%</td> <td>\$89.31 per 1,000</td> </tr> <tr> <td>24 mo</td> <td>13.5%</td> <td>\$47.78 per 1,000</td> </tr> <tr> <td>36 mo</td> <td>14.0%</td> <td>\$34.18 per 1,000</td> </tr> <tr> <td>48 mo</td> <td>14.5%</td> <td>\$27.58 per 1,000</td> </tr> </table> <p>Auto & RV - New & Used Rates range from 2.24% to 5.25% *APR = Annual Percentage Rate</p> <p>Finance up to 100% NADA value for 2012 - 2019 Most Loans approved in 24 hrs All Loans subject to credit approval</p>	Term	APR *	Mthly Pymt	12 mo	13.0%	\$89.31 per 1,000	24 mo	13.5%	\$47.78 per 1,000	36 mo	14.0%	\$34.18 per 1,000	48 mo	14.5%	\$27.58 per 1,000	<p>Services</p> <ul style="list-style-type: none"> Share Savings Share Certificates Share Drafts (checking) Direct Deposits Personal Loans Auto Loans Titled RV Loans Payroll Deductions Electronic Transfers Mortgages Student Loans
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We have a new Email address!! Contact us at:
info@billericamecu.com

* See our **PRIVACY STATEMENT** on Back *

!! Free ! Free ! Free !!

SHARE DRAFTS
NO FEE CHECKING with OVERDRAFT Protection

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

ONLINE BILL PAY
Pay Bills 24/7 from any PC

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.

STUDENT LOANS AVAILABLE thru SALLIE MAE
You can apply online for Student Loans.
See our Web Site for details and an online application.

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, 2019. Please respond to any notices you receive from the Credit Union.

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

INCOME TAX LOANS
To pay your IRS taxes.
Maximum loan amount \$5,000 @ 8% for 9 months

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.

REAL ESTATE LOANS
Now offering **Home Mortgage Loans**. Check out our mortgage rates for both new & refinance loans.
View rates and apply online www.billericamecu.com

CREDIT CARD LOANS @ 8.75% APR *
Pay off your debt 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 available June 3 through Aug 30.
Maximum loan amount \$2,500.00

VISIT US AT: www.billericamecu.com

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