



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

SUMMER 2019

Incorporated 1971

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

Directors	Dividend Rates	Loan Rates	Services																																																																						
K. Buckley	<table border="0"> <tr> <td></td> <td style="text-align: center;">Min.</td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td style="text-align: center;">Balance</td> <td style="text-align: center;">Rate</td> <td style="text-align: center;">APY *</td> <td></td> </tr> <tr> <td>Share Savings</td> <td style="text-align: right;">\$ 25.00</td> <td style="text-align: right;">.25%</td> <td style="text-align: right;">.25%</td> <td></td> </tr> <tr> <td>6 mo CD</td> <td style="text-align: right;">2,500.00</td> <td style="text-align: right;">.60%</td> <td style="text-align: right;">.60%</td> <td></td> </tr> <tr> <td>12 mo CD</td> <td style="text-align: right;">500.00</td> <td style="text-align: right;">1.00%</td> <td style="text-align: right;">1.00%</td> <td></td> </tr> <tr> <td>18 mo CD</td> <td style="text-align: right;">3,000.00</td> <td style="text-align: right;">2.00%</td> <td style="text-align: right;">2.00%</td> <td></td> </tr> <tr> <td></td> <td colspan="4" style="text-align: center;">effective 6/12/19</td> </tr> <tr> <td></td> <td colspan="4">Penalty for early withdrawal on CDs</td> </tr> <tr> <td></td> <td colspan="4">Rates are variable and subject to change</td> </tr> <tr> <td></td> <td colspan="4">Dividends paid the last day of month</td> </tr> <tr> <td></td> <td colspan="4">Dividends calculated using average daily balance</td> </tr> </table>		Min.					Balance	Rate	APY *		Share Savings	\$ 25.00	.25%	.25%		6 mo CD	2,500.00	.60%	.60%		12 mo CD	500.00	1.00%	1.00%		18 mo CD	3,000.00	2.00%	2.00%			effective 6/12/19					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>Personal Loans \$500-\$10,000 based on length of employment</p> <table border="0"> <tr> <td>Term</td> <td>APR *</td> <td>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%</p> <p>*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>Share Savings Share Certificates Share Drafts (checking) Direct Deposits Personal Loans Auto Loans Titled RV Loans Payroll Deductions Electronic Transfers Mortgages Student Loans</p>
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**We have a new Email address!! Contact us at:
info@billericamecu.com**

**** See our updated FEE SCHEDULE 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.

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.


Add your EMAIL address to our online mailing list.
Send to info@billericamecu.com

VACATION LOANS @ 7% APR
Vacation Loans available June 3 through Aug 30.
Maximum loan amount \$2,500.00

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

STUDENT LOANS AVAILABLE thru SALLIE MAE

You can apply online for Student Loans.
See our Web Site for details and an online application.

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

www.billericamecu.com

VISIT US AT: www.billericamecu.com