



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

SPRING 2021

Incorporated 1971

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

| Directors | Dividend Rates | | | | | Loan Rates | | | Services |
|------------------|--|---------|--------|-------|-------|--|-------|-------------------|-------------------------|
| K. Buckley | | | | | | Personal Loans | | | Share Savings |
| O. Canario | | | | | | \$500-\$10,000 based on length of employment | | | Share Certificates |
| M. Dunton | | | | | | Term | APR * | Mthly Pymt | Share Drafts (checking) |
| G. Galinos | Shares | \$ 5.00 | 25.00 | .25% | .25% | 12 mo | 13.0% | \$89.31 per 1,000 | Direct Deposits |
| P. Loranger | 6 mo CD | 2,500. | 2,500. | .50% | .50% | 24 mo | 13.5% | \$47.78 per 1,000 | Personal Loans |
| D. McCoy | 12 mo CD | 500. | 500. | .75% | .75% | 36 mo | 14.0% | \$34.18 per 1,000 | Auto Loans |
| A. Metivier | 18 mo CD | 3,000. | 3,000. | 1.00% | 1.00% | 48 mo | 14.5% | \$27.58 per 1,000 | Titled RV Loans |
| P. Morris | effective 6/1/2020 | | | | | Auto & RV - New & Used | | | Payroll Deductions |
| D. Powderly | Rates are variable and subject to change | | | | | Rates range from 1.99% to 5.25% | | | Electronic Transfers |
| M. St George | Penalty for early withdrawal on CDs | | | | | *APR = Annual Percentage Rate | | | Mortgages |
| J. Teehan | Dividends paid the last day of month | | | | | Finance up to 100% NADA value for 2014- 2021 | | | Student Loans |
| Staff | Dividends calculated using average daily balance | | | | | Most Loans approved in 24 hrs | | | |
| J. MacMillan | Fees may reduce earnings | | | | | All Loans subject to credit approval | | | |
| D. Green | * APY = Annual Percentage Yield | | | | | | | | |
| E. Dunton | | | | | | | | | |

FREE - SHARE DRAFTS

NO FEE CHECKING with OVERDRAFT Protection

FREE - HOME BANKING

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

FREE - 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, 2021. 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.

We have a new Email address!! Contact us at:
info@billericamecu.com

* See our PRIVACY STATEMENT on Back *

INCOME TAX LOANS

To pay your IRS taxes.

Maximum loan amount \$5,000 @ 8% for 9 months

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

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



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.

VACATION LOANS @ 7% APR

Vacation Loans available June 1 through Aug 31.

Maximum loan amount \$2,500.00

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

VISIT US AT: www.billericamecu.com

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