



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

WINTER 2022

Incorporated 1971

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

<p>Directors K. Buckley O. Canario M. Dunton G. Galinos P. Loranger D. McCoy A. Metivier P. Morris D. Powderly M. St George J. Teehan</p> <p>Staff J. MacMillan D. Green E. Dunton</p>	<p>Dividend Rates</p> <table border="1"> <thead> <tr> <th></th> <th>Min Balance</th> <th>Min. for Dividend</th> <th>Rate</th> <th>APY *</th> </tr> </thead> <tbody> <tr> <td>Shares</td> <td>\$ 5.00</td> <td>25.00</td> <td>.25%</td> <td>.25%</td> </tr> <tr> <td>6 mo CD</td> <td>2,500.</td> <td>2,500.</td> <td>.40%</td> <td>.40%</td> </tr> <tr> <td>12 mo CD</td> <td>500.</td> <td>500.</td> <td>.50%</td> <td>.50%</td> </tr> <tr> <td>18 mo CD</td> <td>3,000.</td> <td>3,000.</td> <td>.65%</td> <td>.65%</td> </tr> </tbody> </table> <p>effective 9/9/2021</p> <p>Rates are variable and subject to change Penalty for early withdrawal on CDs Dividends paid the last day of month Dividends calculated using average daily balance Fees may reduce earnings</p> <p>* APY = Annual Percentage Yield</p>		Min Balance	Min. for Dividend	Rate	APY *	Shares	\$ 5.00	25.00	.25%	.25%	6 mo CD	2,500.	2,500.	.40%	.40%	12 mo CD	500.	500.	.50%	.50%	18 mo CD	3,000.	3,000.	.65%	.65%	<p>Loan Rates</p> <p>Personal Loans \$500-\$10,000 based on length of employment</p> <table border="1"> <thead> <tr> <th>Term</th> <th>APR *</th> <th>Mthly Pymt</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>Auto & RV - New & Used Rates range from 1.99% to 5.25% *APR = Annual Percentage Rate</p> <p>Finance up to 100% NADA value for 2014- 2021 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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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

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.

ANNUAL MEETING & ELECTION

Billerica Municipal Employees Credit Union will hold its annual meeting on Wednesday, January 12, 2022 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 Dec. 10, 2021.

GO GREEN and save a tree!

Paper Statements will soon be eliminated and converted to Electronic statements

E-Statements save paper and are online by the 2nd workday of each month and you will be notified by email when your statement is available. Sign up today.

**** See our WINTER LOAN offer on Back ****

WINTER LOAN SPECIAL - January 3 thru March 31, 2022

Need help with costly Home Heating Bills?

Up to \$3,000 for 9 months @ 8%. Only \$114.11 per \$1000.

Subject to Credit approval.

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

Interest Rates are at an all-time low

Check out our mortgage rates for both new & refinance loans.

View rates and apply online www.billericamecu.com



STUDENT LOANS AVAILABLE thru SALLIE MAE

You can apply online for Student Loans.

See our Web Site for details and an online application.

DIRECT DEPOSITS

You can have direct deposits made into your account at the Credit Union. Our Routing number (RTN or ABA) is 2113-8058-0.

Contact us at our new Email address:
info@billericamecu.com

VISIT US AT: www.billericamecu.com

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

BILLERICA MUNICIPAL EMPLOYEE'S CREDIT UNION

Need Help with those costly Home Heating Bills?

We have a special loan for you.

Up to \$3,000 for up to 9 months

\$114.11 per thousand per month



**Only
8%
APR**



with Direct Deposit

Take some of the stress out of paying that bill.

This Loan Special is a great way to help pay for your home heating fuel, or help pay for a new furnace etc...

****Credit Approval Required****

****Loan Cannot Be Refinanced or Rewritten****

Accepting Applications beginning

January 3, 2022

thru March 31, 2022



**Come in for an application or print one from our website
www.billericamecu.com**