



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 2023

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	Min	Min. for				\$500-\$10,000 based on length of employment			Share Certificates
J. Devlin	Balance	Dividend	Rate	APY *	Term	APR *	Mthly Pymt	Share Drafts (checking)	
M. Dunton	Shares	\$ 5.00	25.00	.25%	12 mo	13.25%	\$89.42 per 1,000	Direct Deposits	
P. Loranger	6 mo CD	2,500.	2,500.	.65%	24 mo	13.75%	\$47.89 per 1,000	Personal Loans	
D. McCoy	12 mo CD	500.	500.	.75%	36 mo	14.25%	\$34.30 per 1,000	Auto Loans	
A. Metivier	18 mo CD	3,000.	3,000.	1.00%	48 mo	14.75%	\$27.70 per 1,000	Titled RV Loans	
P. Morris	effective 11/14/2022					Auto & RV - New & Used			Payroll Deductions
D. Powderly	Rates are variable and subject to change					Rates range from 2.24% to 5.49%			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 2015- 2022			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

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.

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.

You will be notified by email when your statement is available. Sign up today!

HOLIDAY CLOSINGS 2023

Mon - Jan 16 - All day

Mon - Feb 20 - All day

Mon - Apr 17 - All day

Mon - May 29 - All day

Mon - Jun 19 - All day



Contact us at our new Email address:

info@billericamecu.com

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

WINTER LOAN SPECIAL - January 3 thru March 31, 2023

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 still 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.

ANNUAL MEETING & ELECTION

Billerica Municipal Employees Credit Union will hold its annual meeting on Wednesday, January 11, 2023 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, 2022.

VISIT US AT: www.billericamecu.com

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

www.billericamecu.com