



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 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	Shares	Balance	Dividend	Rate	APY *	Term	APR *	Mthly Pymt	Share Drafts (checking)
M. Dunton	6 mo CD	2,500.	2,500.	1.75%	1.75%	12 mo	13.25%	\$89.42 per 1,000	Direct Deposits
G. Magnan	12 mo CD	500.	500.	2.50%	2.50%	24 mo	13.75%	\$47.89 per 1,000	Personal Loans
D. McCoy	18 mo CD	3,000.	3,000.	2.96%	2.96%	36 mo	14.25%	\$34.30 per 1,000	Auto Loans
A. Metivier						48 mo	14.75%	\$27.70 per 1,000	Titled RV Loans
P. Morris					effective 1/12/2023				Payroll Deductions
D. Powderly	Rates are variable and subject to change					Auto & RV - New & Used			Electronic Transfers
M. St George	Penalty for early withdrawal on CDs					Rates range from 3.24% to 5.99%			Mortgages
J. Teehan	Dividends paid the last day of month					*APR = Annual Percentage Rate			Student Loans
Staff	Dividends calculated using average daily balance					Finance up to 100% NADA value for 2016- 2023			
J. MacMillan	Fees may reduce earnings					Most Loans approved in 24 hrs			
D. Green	* APY = Annual Percentage Yield					All Loans subject to credit approval			
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

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, 2023. Please respond to any notices you receive from the Credit Union.

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!

Email us at

info@billericamecu.com

**** See our FEE SCHEDULE on Back ****

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

Competitive Interest Rates

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.

VACATION LOANS @ 7% APR

Vacation Loans available June 1 through Aug 31.

Maximum loan amount \$2,500.00

VISIT US AT: www.billericamecu.com

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

www.billericamecu.com