# Municipal Employ

# Billerica Municipal Employees Credit Union

# uarterly

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

**FALL 2023** 

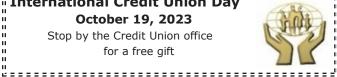
Incorporated 1971

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

Directors K. Buckley O. Canario J. Devlin M. Dunton G. Magnan D. McCoy A. Metivier P. Morris D. Powderly M. St George J. Teehan Staff J. MacMillan D. Green E. Dunton	Dividend Rates  Min Min.for Balance Dividend Rate APY*  Shares \$ 5.00 25.00 .25% .25%  6 mo CD 2,500. 2,500. 4.00% 4.07%  12 mo CD 500. 500. 4.75% 4.85%  18 mo CD 3,000. 3,000. 5.00% 5.12%  effective 9/14/2023  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  * APY = Annual Percentage Yield	Loan Rates  Personal Loans  \$500-\$10,000 based on length of employment  Term APR * Mthly Pymt  12 mo 13.00% \$89.31 per 1,000  24 mo 13.50% \$47.78 per 1,000  36 mo 14.00% \$34.18 per 1,000  48 mo 14.50% \$27.58 per 1,000  Auto & RV - New & Used  Rates range from 3.00% to 6.79%  *APR = Annual Percentage Rate  Finance up to 100% NADA value for 2016- 2023  Most Loans approved in 24 hrs  All Loans subject to credit approval	Services Share Savings Share Certificates Share Drafts (checking) Direct Deposits Personal Loans Auto Loans Titled RV Loans Payroll Deductions Electronic Transfers Mortgages Student Loans
---	--	--	---

# "International Credit Union Day October 19, 2023

Stop by the Credit Union office for a free gift



#### 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

#### 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

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

#### **HOLIDAY CLOSINGS 2023**

Mon - Oct. 9 - All day

Fri - Nov. 10 - All day

Wed-Nov 22-Close Noon / Reopen Nov. 27

Fri— Dec. 22—Close Noon / Reopen Dec. 26

Fri— Dec. 29—Close Noov / Reopen Jan. 2, 2024

## Email us at

info@billericamecu.com

#### See our Under 18 / Over 65 offer on Back \*\*

# **HOLIDAY LOANS**

Beginning Nov. 1 the Credit Union will offer Holiday Loans.

\$1,500 @ 8% APR for up to 6 months.

\$2,500 @ 5% APR for up to 12 months. (2week special)

\* Credit approval required - cannot be re-financed or re-written.

# 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.

# ANNUAL MEETING & ELECTION

Billerica Municipal Employees Credit Union will hold its annual meeting on Wednesday, January 10, 2024 at 4pm in the Town Hall. At this meeting three directors will be elected for three year terms. Nomination papers must be filed with the clerk by noon Dec. 11, 2023.

VISIT US AT: www.billericamecu.com

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