



# 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 2024

Incorporated 1971

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

<b>Directors</b>	<b>Dividend Rates</b>	<b>Loan Rates</b>	<b>Services</b>																																								
K. Buckley	<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>4.00%</td> <td>4.07%</td> </tr> <tr> <td>12 mo CD</td> <td>500.</td> <td>500.</td> <td>4.75%</td> <td>4.85%</td> </tr> <tr> <td>18 mo CD</td> <td>3,000.</td> <td>3,000.</td> <td>5.00%</td> <td>5.12%</td> </tr> </tbody> </table> <p>effective 9/14/2023</p>		Min Balance	Min. for 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%	<b>Personal Loans</b> \$500-\$10,000 based on length of employment <table border="1"> <thead> <tr> <th>Term</th> <th>APR *</th> <th>Mthly Pymt</th> </tr> </thead> <tbody> <tr> <td>12 mo</td> <td>13.00%</td> <td>\$89.31 per 1,000</td> </tr> <tr> <td>24 mo</td> <td>13.50%</td> <td>\$47.78 per 1,000</td> </tr> <tr> <td>36 mo</td> <td>14.00%</td> <td>\$34.18 per 1,000</td> </tr> <tr> <td>48 mo</td> <td>14.50%</td> <td>\$27.58 per 1,000</td> </tr> </tbody> </table>	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	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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O. Canario	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	<b>Auto &amp; RV - New &amp; Used</b> Rates range from 4.00% to 6.79% *APR = Annual Percentage Rate Finance up to 100% NADA value for 2017-2024 Most Loans approved in 24 hrs All Loans subject to credit approval																																									
J. Devlin																																											
M. Dunton																																											
G. Magnan																																											
D. McCoy																																											
A. Metivier																																											
P. Morris																																											
D. Powderly																																											
M. St George																																											
J. Teehan																																											
<b>Staff</b>																																											
J. MacMillan																																											
D. Green																																											
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 - 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 Noon / Reopen Jan. 2, 2024

Email us at

[info@billericamecu.com](mailto:info@billericamecu.com)

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

### WINTER LOAN SPECIAL - January 2 thru March 29, 2024

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

#### Competitive Interest Rates

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

View rates and apply online [www.billericamecu.com](http://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.

### ANNUAL MEETING & ELECTION

Billerica Municipal Employees Credit Union will hold its annual meeting on Wednesday, January 10, 2024 at 4pm in the Town Hall.

### 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.

VISIT US AT: [www.billericamecu.com](http://www.billericamecu.com)

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

[www.billericamecu.com](http://www.billericamecu.com)