



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 2025

Incorporated 1971

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

<b>Directors</b> K. Buckley J. Devlin M. Dunton G. Magnan D. McCoy A. Metivier P. Morris D. Powderly O. Sasso M. St George J. Teehan	<b>Dividend Rates</b>					<b>Loan Rates</b>			<b>Services</b> Share Savings Share Certificates Share Drafts (checking) Direct Deposits Personal Loans Auto Loans Titled RV Loans Payroll Deductions Electronic Transfers Mortgages Student Loans
		Min Balance	Min. for Dividend	Rate	APY *	<b>Personal Loans</b> \$500-\$15,000 based on length of employment			
	Shares	\$ 5.00	25.00	.25%	.25%	Term	APR *	Mthly Pymt	
	6 mo CD	500	500	3.99%	4.07%	12 mo	13.00%	\$89.31 per 1,000	
	12 mo CD	500	500	3.49%	3.55%	24 mo	13.50%	\$47.78 per 1,000	
	18 mo CD	500	500	3.00%	3.057%	36 mo	14.00%	\$34.18 per 1,000	
	effective 6/11/2025					48 mo	14.50%	\$27.58 per 1,000	
	Rates are variable and subject to change					<b>Auto &amp; RV - New &amp; Used</b> Rates range from 4.50% to 6.79% *APR = Annual Percentage Rate  Finance up to 100% NADA value for 2018-2025 Most Loans approved in 24 hrs All Loans subject to credit approval			
	Penalty for early withdrawal on CDs								
	Dividends paid the last day of month								
<b>Staff</b> J. MacMillan D. Green E. Dunton	Dividends calculated using average daily balance								
	Fees may reduce earnings								
	* <b>APY = Annual Percentage Yield</b>								

**COMING SOON!! Mobile App**  
Do all your banking on your phone.

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

### We offer FREE -

**SHARE DRAFTS / CHECKING**  
NO FEE with overdraft protection

**HOME BANKING**  
Access your accounts 24/7  
Balances / Transfers / Withdrawals / E-Statements

**ONLINE BILL PAY**  
Pay Bills 24/7 from any PC

### ABANDONED PROPERTY LAW

Massachusetts Law requires all financial institutions 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, 2025. 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!

### 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.

### VACATION LOANS @ 7% APR

Vacation Loans available June 2 through Aug 29.  
Maximum loan amount \$2,500.00

### 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.

Email us at  
[info@billericamecu.com](mailto:info@billericamecu.com)

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)