



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

FALL 2025

Incorporated 1971

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

Directors

K. Buckley
J. Devlin
M. Duntton
G. Magnan
D. McCoy
A. Metivier
P. Morris
D. Powderly
O. Sasso
M. St George
J. Teehan

Staff

J. MacMillan
D. Green

Dividend Rates

	Min Balance	Min. for Dividend	Rate	APY *
Shares	\$ 5.00	25.00	.25%	.25%
6 mo CD	500	500	3.99%	4.07%
12 mo CD	500	500	3.49%	3.55%
18 mo CD	500	500	3.00%	3.057%

effective 6/11/2025

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-\$15,000 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 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

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 16, 2025

Stop by the Credit Union office
for a free gift



Mobile Banking is Here! Billerica MECU

Do all your banking on your phone.

Get complete access to your accounts right on your mobile device! All the digital amenities you will need to securely handle your financial life on the go. Download the app to get started.



HOLIDAY CLOSINGS 2025

Mon - Oct 13 - All day

Mon - Nov. 11 - All day

Wed - Nov 26—Close Noon / Reopen Dec. 1

Tue - Dec. 24—Close Noon / Reopen Dec. 29

Tue - Dec. 31—Close Noon / Reopen Jan. 5, 2025

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 HOLIDAY LOAN 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 14, 2026 at 4pm in the Town Hall. Nomination papers must be filed with the clerk by noon Dec.12,2025

VISIT US AT: www.billericamecu.com

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

www.billericamecu.com