



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 2025

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
J. Devlin	Min. Balance \$ 5.00	\$500-\$15,000 based on length of employment	Share Certificates
M. Dunton	Min. for Dividend 25.00	Term APR * Mthly Pymt	Share Drafts (checking)
G. Magnan	Shares 6 mo CD 500	12 mo 13.00% \$89.31 per 1,000	Direct Deposits
D. McCoy	500 3.74% 3.86%	24 mo 13.50% \$47.78 per 1,000	Personal Loans
A. Metivier	500 3.24% 3.29%	36 mo 14.00% \$34.18 per 1,000	Auto Loans
P. Morris	500 2.75% 2.78%	48 mo 14.50% \$27.58 per 1,000	Titled RV Loans
D. Powderly	effective 9/12/2024		
O. Sasso	Rates are variable and subject to change		
M. St George	Penalty for early withdrawal on CDs		
J. Teehan	Dividends paid the last day of month		
Staff	Dividends calculated using average daily balance		
J. MacMillan	Fees may reduce earnings		
D. Green	* APY = Annual Percentage Yield		

IT's HERE!! Mobile App with Remote Deposit

Our new **Mobile App** is available. You will be able to do all of your banking and deposits from your phone. This new enhancement has been made possible with funding for small credit unions thru the Co-Operative Credit Union Association.

****Happy Retirement Ed Dunton!** Thank you for 18 years of service with BMECU!**

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. Call us for the correct formatting of 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 2025

Mon - Nov 11 - All day

Wed - Nov 27—Close Noon / Reopen Dec. 2

Tue - Dec. 24—Close Noon / Reopen Dec. 26

Tue - Dec. 31—Close Noon / Reopen Jan. 2, 2026

Mon - Jan. 19 – All Day

Mon - Feb. 16 – All Day

Mon – Apr 20 – All Day

Email us at: info@billericamecu.com

** See our WINTER LOAN offer on Back **

WINTER LOAN SPECIAL - January 2 thru March 31, 2026

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

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