



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		Min	Min.for			Personal Loans			Share Savings
J. Devlin	Shares	Balance	Dividend	Rate	APY *	\$500-\$15,000 based on length of employment			Share Certificates
M. Dunton		\$ 5.00	25.00	.25%	.25%	Term	APR *	Mthly Pymt	Share Drafts (checking)
G. Magnan	6 mo CD	500	500	3.74%	3.86%	12 mo	13.00%	\$89.31 per 1,000	Direct Deposits
D. McCoy	12 mo CD	500	500	3.24%	3.29%	24 mo	13.50%	\$47.78 per 1,000	Personal Loans
A. Metivier	18 mo CD	500	500	2.75%	2.78%	36 mo	14.00%	\$34.18 per 1,000	Auto Loans
P. Morris						48 mo	14.50%	\$27.58 per 1,000	Titled RV Loans
D. Powderly				effective 9/12/2024		Auto & RV - New & Used			Payroll Deductions
O. Sasso	Rates are variable and subject to change					Rates range from 4.50% to 6.79%			Electronic Transfers
M. St George	Penalty for early withdrawal on CDs					*APR = Annual Percentage Rate			Mortgages
J. Teehan	Dividends paid the last day of month					Finance up to 100% NADA value for 2018-2025			Student Loans
Staff	Dividends calculated using average daily balance					Most Loans approved in 24 hrs			Home Banking
J. MacMillan	Fees may reduce earnings					All Loans subject to credit approval			eStatements
D. Green	* APY = Annual Percentage Yield								