



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

SPRING 2026

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	Rate	APY *	Personal Loans \$500-\$15,000 based on length of employment			Share Savings	
H. Cunningham	Balance	Dividend							
J. Devlin	Shares	\$ 5.00	25.00	.25%	.25%	Term	APR *	Mthly Pymt	Share Certificates
D. Doyle	6 mo CD	500	500	3.50%	3.55%	12 mo	13.00%	\$89.31 per 1,000	
G. Magnan	12 mo CD	500	500	3.24%	3.39%	24 mo	13.50%	\$47.78 per 1,000	Share Drafts (checking)
D. McCoy	18 mo CD	500	500	2.95%	3.08%	36 mo	14.00%	\$34.18 per 1,000	
P. Morris	effective 3/2/2026					48 mo	14.50%	\$27.58 per 1,000	Money Market Accts
W. Paskiewicz	Rates are variable and subject to change					Auto & RV - New & Used Rates range from 4.50% to 6.79%			Direct Deposits
O. Sasso	Penalty for early withdrawal on CDs								*APR = Annual Percentage Rate
M. St George	Dividends paid the last day of month					Finance up to 100% NADA value for 2018-2025 Most Loans approved in 24 hrs All Loans subject to credit approval			
J. Teehan	Dividends calculated using average daily balance								Online Banking
Staff	Fees may reduce earnings					Payroll Deductions			
J. MacMillan	* APY = Annual Percentage Yield								Mortgages
D. Green						All Loans subject to credit approval			

Check out the NEW Mobile App

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

*** See our PRIVACY STATEMENT on Back ***

INCOME TAX LOANS

To pay your IRS taxes.
Maximum loan amount \$5,000 @ 8% for 9 months

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.

VACATION LOANS @ 7% APR

Vacation Loans available June 1 through Aug 31. 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.

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.

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!

We would like to eliminate Paper Statements and convert 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!

****Ask about our new Money Market Accounts ****

Email us at - info@billericamecu.com

VISIT US AT: www.billericamecu.com

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

FACTS	WHAT DOES BILLERICA MUNICIPAL EMPLOYEE'S CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> •Social Security number •Transaction history •Account balances •Account transactions •Payment history •Checking account information <p>When you are no longer a member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information: the reasons Billerica Mun Emp CU chooses to share; and whether you can limit this sharing.

	Does Billerica Municipal	Can you limit
For our everyday business purpose -	Yes	No
For our marketing purpose -	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purpose -	No	We don't share
For our affiliates' everyday business purpose -	No	We don't share
For non-affiliates to market to you	No	We don't share

Who we are

Who is providing this notice?	BMECU means Billerica Municipal Employee's Credit Union
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What we do

How does BMECU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and office. We also maintain other physical, electronic and procedural safeguards to protect this information.
How does BMECU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> •Open an Account •Give us your Contact Information •Apply for Financing •Provide Employment Information •Apply for a Loan •Make Deposits or Withdrawals from your Account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> •sharing for affiliates' everyday business purpose - information about your creditworthiness •affiliates from using your information to market you •sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • BMECU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • BMECU does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • Our joint marketing partners include CUNA Mutual Insurance

Other Important Information
For Massachusetts Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing- without your authorization.

Questions?	Call 978-667-2434 or go to www.billericamecu.com
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