



Billerica Municipal Employees Credit Union

Quarterly Byline

365 Boston Rd., Rm 107
Billerica, MA 01821

Town Employees & members of their families are eligible to join the Credit Union

978-667-2434

SUMMER 2026

fax 978-670-6062

Incorporated 1971

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

Directors	Dividend Rates	Loan Rates	Services																																													
K. Buckley	<table border="0"> <thead> <tr> <th></th> <th>Min Balance</th> <th>Min. for Dividend</th> <th>Rate</th> <th>APY *</th> </tr> </thead> <tbody> <tr> <td>Shares</td> <td>\$ 5.00</td> <td>25.00</td> <td>.25%</td> <td>.25%</td> </tr> <tr> <td>MoneyMarket</td> <td>500</td> <td>500</td> <td>2.25%</td> <td>2.27%</td> </tr> <tr> <td>6 mo CD</td> <td>500</td> <td>500</td> <td>3.50%</td> <td>3.61%</td> </tr> <tr> <td>12 mo CD</td> <td>500</td> <td>500</td> <td>3.24%</td> <td>3.29%</td> </tr> <tr> <td>18 mo CD</td> <td>500</td> <td>500</td> <td>2.75%</td> <td>2.78%</td> </tr> </tbody> </table> <p style="text-align: center;">effective 3/02/2026</p> <p>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</p>		Min Balance	Min. for Dividend	Rate	APY *	Shares	\$ 5.00	25.00	.25%	.25%	MoneyMarket	500	500	2.25%	2.27%	6 mo CD	500	500	3.50%	3.61%	12 mo CD	500	500	3.24%	3.29%	18 mo CD	500	500	2.75%	2.78%	<p>Personal Loans \$500-\$15,000 based on length of employment</p> <table border="0"> <thead> <tr> <th>Term</th> <th>APR *</th> <th>Mthly Pymt</th> </tr> </thead> <tbody> <tr> <td>12 mo</td> <td>13.00%</td> <td>\$89.31 per 1,000</td> </tr> <tr> <td>24 mo</td> <td>13.50%</td> <td>\$47.78 per 1,000</td> </tr> <tr> <td>36 mo</td> <td>14.00%</td> <td>\$34.18 per 1,000</td> </tr> <tr> <td>48 mo</td> <td>14.50%</td> <td>\$27.58 per 1,000</td> </tr> </tbody> </table> <p>Auto & RV - New & Used Rates range from 4.50% to 6.75% *APR = Annual Percentage Rate</p> <p>Finance up to 100% JD Power value for 2019-2026 (does not include taxes) Most Loans approved in 24 hrs All Loans subject to credit approval</p>	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	<ul style="list-style-type: none"> Share Savings Share Certificates Share Drafts (checking) Money Market Direct Deposits Personal Loans Auto Loans Titled RV Loans Payroll Deductions Mortgages Home Banking Remote Deposit eStatements
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Staff																																																
J. MacMillan																																																
D. Green																																																

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 (CCUA).

**** See our Schedule of Fees on Back ****

VACATION LOAN SPECIAL - June 1 thru Aug 31, 2026
7% APR on \$2,500 for up to 12 months
Must be paid in full by June 28, 2027
SPECIAL LOAN - Up to \$3,000 for 12 months @ 9.5% APR
ALL Loans Subject to Credit approval.
Credit Card Payoff Loans available up to \$10,000

TAX RETURNS
You can have your Federal & State tax returns direct deposited into your account at the Credit Union. Our Routing (aka 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.

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**

GO GREEN and save a tree!
BMECU would love eliminate paper statements, please convert to Electronic statements and help save paper
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!

REAL ESTATE LOANS
Competitive Interest Rates
Check out our mortgage rates for both new & refinance loans. View rates and apply online www.billericamecu.com



HOLIDAY CLOSINGS SUMMER 2026
Fri - Jun 19 - All Day
Fri - July 03 - All Day
Mon - Sep 7 - All Day

STUDENT LOANS AVAILABLE thru SALLIE MAE
You can apply online for Student Loans.
See our Web Site for details and an online application.

ABANDONED PROPERTY LAW
Massachusetts law requires all financial institutions send to the Commonwealth any funds that have been unclaimed for three years or more. Notification will be mailed if you had no activity in your account for three years. Please respond to notices ASAP. Thank you.

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.

ON LINE HOME BANKING APP & eSTATEMENTS
Now is the time the go online and sign up for eStatements!
And the Mobile App - Help save a tree or two

ALL DEPOSITS ARE INSURED UP TO \$250,000 WITH NCUA
MSIC fully insures ALL excess shares and deposits above the federal insurance limit of \$250,000 at ALL of its member credit unions

eMAIL: Billericamecu.com WEBSITE: www.Billericamecu.com