



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
fax 978-670-6062

FALL 2026

Incorporated 1971

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

Directors T. Bourgeois K. Buckley M. Clark H. Cunningham D. Deloge J. Devlin D. Doyle G. Magnan D. McCoy W. Paskiewicz O. Sasso Staff J. MacMillan D. Green	Dividend Rates					Loan Rates			Services 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
		Min Balance	Min.for Dividend	Rate	APY *	Personal Loans			
	Shares	\$ 5.00	25.00	.25%	.25%	\$500-\$15,000 based on length of employment			
	MoneyMarket	500	500	2.25%	2.27%	Term	APR *	Mthly Pymt	
	6 mo CD	500	500	3.25%	3.29%	12 mo	13.00%	\$89.31 per 1,000	
	12 mo CD	500	500	3.00%	3.05%	24 mo	13.50%	\$47.78 per 1,000	
	18 mo CD	500	500	2.75%	2.78%	36 mo	14.00%	\$34.18 per 1,000	
						48 mo	14.50%	\$27.58 per 1,000	
			effective 3/02/2026			Auto & RV - New & Used			
		Rates are variable and subject to change				Rates range from 4.50% to 6.75%			
		Penalty for early withdrawal on CDs				*APR = Annual Percentage Rate			
		Dividends paid the last day of month				Finance up to 100% JD Power value for 2019-2026 (does not include taxes)Most Loans approved in 24 hrs			
		Dividends calculated using average daily balance				All Loans subject to credit approval			
	Fees may reduce earnings								
	* APY = Annual Percentage Yield								

**BMECU would like to take this opportunity to remember:
Ralph McKenna – One of our original board members and
Maureen Dunton a long-time board member.**

**** See our HOLIDAY LOAN offer on back****

BACK to SCHOOL Loan- July 1 thru Oct 30, 2026

6.5% APR on \$2,000 for 6 months

HOLIDAY Loans – Nov 2 thru Dec 31, 2026

7.5% APR on \$1500 for 6 month

SPECIAL LOAN - Up to \$3,000 for 12 months @ 9.5% APR

ALL LOANS SUBJECT TO 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

Under the loans – scroll to Mortgage Click



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.

INTERNATIONAL CREDIT UNION DAY

Oct 15, 2026 – free coffee, juice, snacks, and gifts

Tell your coworkers to come see what BMECU offers

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: Info@Billericamecu.com

WEBSITE: www.Billericamecu.com

Check out our MOBILE APP

You will be able to do all of your banking and deposits from your phone. Look us up under Billerica MECU

International CREDIT UNION DAY - Oct. 15, 2026 Stop by for treats, coffee and a free thank you gif

GO GREEN and save a tree! E-STATEMENTS

**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 business day of each month. You will be notified by email when your statement is available. Go online and Sign up today!

HOLIDAY CLOSINGS Fall 2026

Mon - Oct 12 - All Day

Wed - Nov 25 - ½ Day

Wed - Nov 11 - All Day

Thu - Nov 26 - All Day

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.