



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

Fall 2024

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 | Min | | | | \$500-\$15,000 based on length of employment | | | Share Certificates |
| M. Dunton | Balance | Dividend | Rate | APY * | Term | APR * | Mthly Pymt | Share Drafts (checking) | |
| G. Magnan | Shares | \$ 5.00 | 25.00 | .25% | 12 mo | 13.00% | \$89.31 per 1,000 | Direct Deposits | |
| D. McCoy | 6 mo CD | 500 | 500 | 5.00% | 24 mo | 13.50% | \$47.78 per 1,000 | Personal Loans | |
| A. Metivier | 12 mo CD | 500 | 500 | 4.75% | 36 mo | 14.00% | \$34.18 per 1,000 | Auto Loans | |
| P. Morris | 18 mo CD | 500 | 500 | 4.25% | 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 2017-2024 | | | Student Loans |
| Staff | Dividends calculated using average daily balance | | | | | Most Loans approved in 24 hrs | | | |
| J. MacMillan | Fees may reduce earnings | | | | | All Loans subject to credit approval | | | |
| D. Green | * APY = Annual Percentage Yield | | | | | | | | |
| E. Dunton | | | | | | | | | |

International Credit Union Day

October 17, 2024

Stop by the Credit Union office
for a free gift



**** See our HOLIDAY LOAN offer on Back ****

We offer **FREE** -

SHARE DRAFTS / CHECKING
NO FEE with overdraft protection

HOME BANKING
Access your accounts 24/7
Balances / Transfers / Withdrawals / E-Statements

ONLINE BILL PAY
Pay Bills 24/7 from any PC

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 2024

Mon - Oct 14 - All day
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, 2025

Email us at
info@billericamecu.com

HOLIDAY LOANS

Beginning Nov. 1 the Credit Union will offer Holiday Loans.
\$1,500 @ 8% APR for up to 6 months.
\$2,500 @ 5% APR for up to 12 months. (2week special)
* Credit approval required - cannot be re-financed or re-written.

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 8, 2025 at 4pm in the Town Hall. Nomination papers must be filed with the clerk by noon Dec.13,2024

VISIT US AT: www.billericamecu.com

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