



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

<p>Directors K. Buckley J. Devlin M. Dunton G. Magnan D. McCoy A. Metivier P. Morris D. Powderly O. Sasso M. St George J. Teehan</p> <p>Staff J. MacMillan D. Green E. Dunton</p>	<p>Dividend Rates</p> <table border="1"> <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>6 mo CD</td> <td>500</td> <td>500</td> <td>5.00%</td> <td>5.11%</td> </tr> <tr> <td>12 mo CD</td> <td>500</td> <td>500</td> <td>4.75%</td> <td>4.85%</td> </tr> <tr> <td>18 mo CD</td> <td>500</td> <td>500</td> <td>4.25%</td> <td>4.33%</td> </tr> </tbody> </table> <p>effective 9/12/2024</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> <p>* APY = Annual Percentage Yield</p>		Min Balance	Min. for Dividend	Rate	APY *	Shares	\$ 5.00	25.00	.25%	.25%	6 mo CD	500	500	5.00%	5.11%	12 mo CD	500	500	4.75%	4.85%	18 mo CD	500	500	4.25%	4.33%	<p>Loan Rates</p> <p>Personal Loans \$500-\$15,000 based on length of employment</p> <table border="1"> <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 6.79% *APR = Annual Percentage Rate</p> <p>Finance up to 100% NADA value for 2018-2025 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	<p>Services</p> <ul style="list-style-type: none"> Share Savings Share Certificates Share Drafts (checking) Direct Deposits Personal Loans Auto Loans Titled RV Loans Payroll Deductions Electronic Transfers Mortgages Student Loans
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COMING SOON!! Mobile App

Our new **Mobile App** will become available during the 1st Qtr of 2025. 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.

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!

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

** See our WINTER LOAN offer on Back **

WINTER LOAN SPECIAL - January 2 thru March 31, 2025

Need help with costly Home Heating Bills?

Up to \$3,000 for 9 months @ 8%. Only \$114.11 per \$1000.

Subject to Credit 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



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