

News from:

# TMEFCU

Volume 9, Issue 1

April 2003

## *Special points of interest:*

- ?? Sign up for Home Banking and Bill Pay
- ?? Always check our rates before going elsewhere
- ?? Remember to always review your receipts and statements carefully
- ?? Never give your social security number or account number over the phone, unless you know the caller.

## *Some of our Services:*

- ?? Mastercard - 10.9% Fixed
- ?? Checking Accounts with MasterMoney Card
- ?? Money Orders
- ?? American Express Travellers Cheques & Gift Cheques
- ?? Access 24 (Telephone Teller)
- ?? Home Banking and Bill Pay
- ?? Holiday Club Account



## *Location:*

885 Main Street  
Tewksbury, MA 01876  
Phone: 978 851-9750  
Fax: 978 851-8490  
www.tmefcu.com

## Children's Book Drive



Credit Unions have always been about helping each other out and doing what they can to make a difference. During the month of April, we all have a great opportunity to make a difference in the life of a child.

The Tewksbury Credit Union will join, again this year, in a statewide effort organized by the Mass Credit Union League's Social Responsibility Committee to put books in the hands of children who are in need.

The Credit Union will be a drop off point for any new or used children's books for the entire month of April.

Last year we collected and distributed over 400 books to Knowledge Beginnings of Tewksbury.

We hope that you will contribute to this year's collection and help build a love of reading among our young people.

Give a child's imagination a chance! Please make a donation!

Lets all "Make a Difference" together!

## **Loan Special - Rates as low as 4%\***

*Need to consolidate your debt? Do you need vacation money?*

*During the month of April, we have taken 1% off our existing 2 year loan special and have extended it to a 3 year loan.*

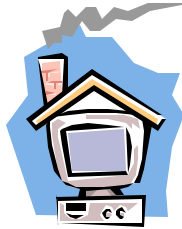
*Borrow \$3,000 or more new money for 3 years or less. You could receive a rate as low as 4%\*.*

*\*Rates our determined by credit rating and rewards are given for having existing checking accounts with direct deposit and our Mastercard.*

## ***E-Statements Coming Soon!***

No more waiting for mail delivery for your statements. You will be notified by e-mail each month when your statement will be available to view. We are in the process of setting up this new service. Details to follow.

## ***Home Banking and Bill Payer***



Access your account 24 hours a day, 7 days a week.

Check account balances, transfer money, make loan payments, and much more.

**Bill Payer:** Pay bills online— easily, quickly and safely without leaving your home.

**Stop by the credit union to sign up for both today!**

## **Credit Union Closings for 2003**

Saturday, May 24, 2003  
Monday, May 26, 2003  
Friday, July 4, 2003  
Saturday, July 5, 2003  
Saturday, August 30, 2003  
Monday, September 1, 2003  
Monday, October 13, 2003  
Tuesday, November 11, 2003  
Thursday, November 27, 2003  
Thursday, December 25, 2003

**Mark your calendar now!**

## ***New Building Update!***

Check out the site for our new Credit Union Office.

It is located across from Friendly's Restaurant on Main Street.

We are right on schedule and look forward to serving all of your financial needs in our new home by the end of the summer 2003!



To avoid being charged for ATM Cash Withdrawals when using your MasterMoney Card use an ATM Machine with the above SUM Logo

