

News from:

TMEFCU

Volume 11, Issue 2

April 2005

Important info to remember:

- - Never give your social security number, account number or any PIN numbers over the phone, unless you know the caller.
- - Always review your receipts and statements carefully for accuracy
- - Always check our rates before going elsewhere (0% does not mean 0%)
- - Sign up for Home Banking and Bill Pay

Some of our Services:

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- - Mastercard - 10.9% Fixed
- - FREE Interest bearing Checking Accounts with Debit MasterCard
- - Money Orders
- - American Express Traveller Cheques
- - Access 24 (Telephone Teller)
- - Home Banking and Bill Pay
- eStatements



Location:

752 Main Street
Tewksbury, MA 01876
Phone: 978 851-9750

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.

Once again, the Tewksbury Credit Union will join 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 for reading among our young people.

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

Lets all "Make a Difference" together!

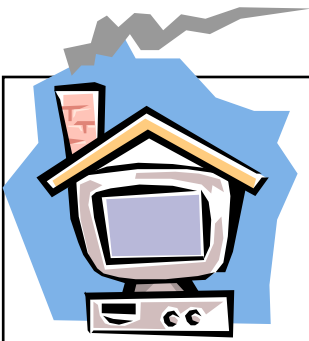
Check out our Auto

Rates as low as 4%.

Financed elsewhere?

Have us see if we can lower your rate & pay-





Improved

Home Bank- ing

HFS Online will start on or before April 11, 2005. This will mean that the balance Online is your actual balance. No more waiting for us to update the system.

Access your account 24 hours a day, 7 days a week. Check account balances, transfer money, make loan payments, and much more.

Check Images available online!

Reminder:



Walmart is now accepting our Debit Mastercard as "Credit".

Now all merchants accept

**Access your money 24/7
with our Debit Mastercard**

Apply today!!

There is no deposits in the ATM, however we have a secure deposit box

located  next

In the market for a used auto!



Haggle-free buying. Worry-free ownership.®



eState-

No more waiting for your statement to arrive by mail, you can now receive them electronically thru the internet.

Stop by the credit union or look for

Credit Union Closings for 2005

Monday, April 18, 2005

Saturday, May 28, 2005

Monday, May 30, 2005

Saturday, July 2, 2005

Monday, July 4, 2005

Saturday, September 3, 2005

Monday, September 5, 2005

Monday, October 10, 2005