

News from:



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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 - as low as 9.9% Fixed
- Checking Accounts with Debit MasterCard
- Money Orders
- American Express Traveler Cheques
- Access 24 (Telephone Teller)
- Home Banking and Bill Pay
- E*Statements



Location:

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

Jumping through hoops is not much fun when you're trying to obtain a Home Equity Loan.

At Tewksbury Federal Credit Union, we offer great rates, fast and friendly service and no tricks or hoops to jump through in obtaining a loan.



We have just the right Home Equity Loan for you with fixed rates as low as **5.75% APR***. Best of all, you can quickly close your loan without the added burden of having to sign up for multiple products and services in order to be approved. It's that simple!

Leave the hoop jumping to the dogs and call one of our friendly, knowledgeable loan officers for more information on all our Home Equity products, including rates and terms.

Call 978-851-9750, extension 103, today.

*Annual Percentage Rate. Rates subject to change. Membership eligibility required. Rate determined by credit-worthiness. Offer applies to new money borrowed. Minimum loan amount of \$10,000 required.

Check out our Auto Rates!

Rates as low as 4% APR*

Financed elsewhere?

Stop by today and have us see if we can lower your monthly payment!!



*Annual Percentage Rate. Rate determined by credit-worthiness. Other restrictions may apply.

**Upcoming Credit Union
Closings for 2007**

Monday, April 16, 2007
Saturday, May 26, 2007
Monday, May 28, 2007

Mark your calendar now!

In the market for a used auto?



www.enterprise.com

Or stop by their Tewksbury office at
818 Main Street
Tewksbury, MA 01876

Beware of unsolicited emails or phone calls.

We'd like to remind our members that we are diligent about protecting your personal information and that you can help us protect your financial security by considering the following:

Do ***not*** supply your social security number, PIN or account number(s) to anyone without verifying the source. It is an invitation to identity theft. We ***NEVER*** solicit your social security number or account number(s) either by surface mail, by phone or by e-mail. If you receive a communication that appears to be from us asking for this sensitive information, please contact us immediately.

Do you need a **Univerasal Remote** for all of your investment accounts?

There has been a major shift in the American job market, as we no longer stay at a job for 20-45 years and retire with a pension. The average American stays at a job for 7 years and has multiple 401(k)'s, 403(b)'s, SEPs, traditional IRAs and Roth accounts as they travel from job to job. In fact, a recent survey shows that one out of six individuals has five or more retirement accounts.

More isn't necessarily better...

Typical advice says to reduce the number of accounts and then, when you retire, consolidate the remaining accounts into one or two individual retirement accounts.

Multiple accounts can cause multiple problems...

It's more difficult to manage multiple accounts, and you may have an unclear picture of your overall investment portfolio. Financial Planners can do a much better job at planning for your future when they manage all of the assets and are aware of all your investments.

Most people think that if they have multiple accounts they have more diversification – that's not always the case. The accounts may own similar underlying assets. You can avoid duplication of investments by working with one Financial Planner.

The more accounts, the more time-consuming paperwork you will receive and the more difficult tax computation is – reducing the number of accounts can save time!

Older accounts that are left behind from previous employers may have limited investment options. Rolling over accounts to a new self-directed IRA can ensure you have the most current investment choices.

The penalties for not taking the proper Required Minimum Distribution (RMD) can be substantial. By consolidating accounts, there is a far lesser chance of missing an account or some other entity making a mistake resulting in a penalty on a miscalculated RMD.

However, too few accounts can also be a mistake. There may be a reasonable financial strategy for owning multiple accounts. Prior to consolidating retirement accounts, consult with a knowledgeable Financial Planner as to what is the best strategy for your circumstances. It is extremely important to ensure the transfers of assets are made directly between financial institutions to avoid any unnecessary tax consequences.

To learn if these and other financial strategies can help you, call Jon Harrison, Financial Planner, to set up your appointment today! (603) 689-7162

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