

News from:

# TMEFCU

Volume 8, Issue 4

December 2002

## *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

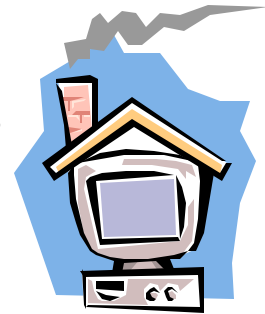


## *Location:*

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

## Home Banking and Bill Payer

**Home Banking:** 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. With Bill Payer, the money comes right from your TMEFCU checking account. Don't worry about writing checks, buying stamps, or making trips to the post office. Sign up today and use Bill Payer for two months **FREE**.

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

## New Credit Union Office—Coming Soon!

2003 promises to be an exciting year for your Credit Union! We have purchased the land across from Friendly's restaurant on Main Street. In the next couple of weeks you should see the beginnings of our new home being built! We felt the property was a perfect location! We will have an ATM machine, a drive up teller window and most of all plenty of parking for all! We look forward to serving all of your financial needs in our new home by the end of the summer 2003!

## Credit Union Closings for 2003

We will be closed on the following dates:

Tuesday, January 1, 2003  
Monday, January 20, 2003  
Monday, February 17, 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!**



## Free MasterMoney Card Withdrawals



Look for the SUM Logo whenever using your MasterMoney Card for ATM withdrawals. You can only withdraw money from your checking account. You cannot do any transfers or deposits with this card.

Reminder: Whenever using your MasterMoney card for purchases, always use it as a Credit Card. If the card swiping machine gives you a choice of PIN (Yes or No?) always choose No for purchases. CVS is one store that has this type of machine.

The following fees will apply to your account effective January 1, 2003

### Type of Fee

Returned item	\$10.00	3 <sup>rd</sup> Party Credit Union check	\$ 1.00
Statement Copies	\$ 3.00	Money order	\$ 1.00
Printout of account	\$ 1.00	Check copy	\$ 3.00
Account closing within 90 days of opening	\$ 5.00	NSF Returned Item	\$10.00
Wire transfers – Foreign	\$40.00	Stop Payment	\$10.00
Wire transfers – Domestic	\$25.00	Holiday Club early withdrawal fee	\$ 5.00
IRA Maintenance fee	\$10.00 per year	MasterMoney/Mastercard Replacement Card Fee	\$ 3.00
Trustee transfer fee	\$ 5.00	Account reconciliation	\$15.00