

News from:

TMEFCU

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**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

Credit Union System

**We will be closing at 12:00 (noon) on
January 24, 2005**

to upgrade our current processing system.

**Here are some of the many changes
that will take place:**

- **Telephone Teller will be more user friendly**
- **Home Banking will now be online (all**

eStatements

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



Always Choose 'Credit', Why?

Your decision on choosing 'debit' or 'credit' depends on your personal preference. But by choosing 'credit' you are actually helping the Credit Union (and yourself). It costs less for the Credit Union to process a 'credit' transaction, therefore we can keep our overall expenses lower—and pass those savings along to our members in the form of higher dividends (or reduced fees).

Home Banking



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".



Credit Union Closings for 2005

- Saturday, January 1, 2005
- Monday, January 17, 2005
- Monday, January 24, 2005 closing at 12:00(noon)
- Monday, February 21, 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