

News from:



Volume 13, Issue 1

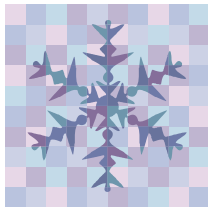
January 2007

***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 Traveller 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**

## ***Home Banking - Enhanced Login***



For your protection, we have increased our security requirements. Your account ID and password are now located on two separate pages. This improvement makes it far more difficult for Internet criminals to access your personal information. There is a one time enrollment that must be completed before January 17, 2007. Please take the time now to enroll.

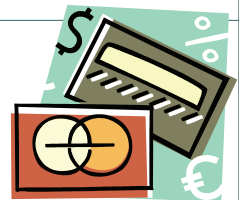
### **The password you already have has not changed.**

To enhance the security of your account information, we will display a security image chosen by you and a personal phrase created by you to help you identify us when you login.

Please read each screen and choose a new security image and a new personal phrase. If someone uses this account with you, we recommend you both register together as there are questions to be answered and both must know them all.

Thank you for your patience as we implement this new security feature to make access to your account even more secure.

## **Reissue of Debit and Credit Cards**



You should receive your new Debit or Credit Card during the month of expiration, usually by the second week.

Please be advised that these envelopes are plain and can be mistaken for junk mail. It has no identifying information for your security.

**Please check your mail closely during the month of expiration.**

**Upcoming  
Credit Union  
Closings for 2007**

Monday, January 15, 2007  
Monday, February 19, 2007

**Mark your calendar now!**

Closings are now always  
posted on our website.



*In the market for a used auto?*



Haggle-free buying. Worry-free ownership.®

www.enterprise.com

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

**Need help with debt management?**

**Consumer Credit Counseling Service of  
Massachusetts, Inc.**

**(800)282-6196**

This is a non-profit financial counseling agency.

**Are You Taking Advantage Of Us?**

If you're not, you should be.

As a valued member, we invite you to take advantage of the financial planning services available to you through our strategic partnership with Northeast Planning Associates, Inc.

- Retirement Income Planning
- Personal Investment Strategies
- 401(k) Allocation Advice
- Educational Funding
- Estate Planning
- Medicaid Planning/Wealth Transfer

To learn more about how we can assist you in preparing to enjoy your retirement, ask to meet with one of our Financial Planners for a no obligation consultation.

**Take advantage of us and our expertise.**

**Call (978) 851-9750, ext. 104 today to schedule an appointment!**

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