

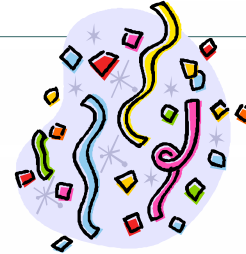
News from:

TMEFCU

Volume 9, Issue 3

July 2003

Annual Meeting



Save the date!!!

Sunday, September 7, 2003

Tewksbury/Wilmington Elks Hall
Outside Grove Area
South Street, Tewksbury

1:00 p.m. - Registration for Drawing

1:30 p.m. - Meeting

Buffet Bar-B-Q to follow

Tickets: Member: \$10.00

(this will be refunded upon attendance at Meeting
or if tickets are returned to us by August 29, if not able to attend.)

Non Member: \$20.00

Stop by the Credit Union to register and get your tickets.

Last day to get your tickets is ***Friday, August 29, 2003.***

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 Traveller Cheques
- Access 24 (Telephone Teller)
- Home Banking and Bill Pay



Location:

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

New Building Move

We hope to move into our new building sometime in September.

Please be patient with us during the first couple of weeks in September. We anticipate the move to go smoothly.

We all look forward to serving your banking needs at our new location.

ATM - Debit Mastermoney Card



Great news regarding our MasterMoney Debit program!

Coming the end of August our debit program will be changing to a "Real Time" system. What this means is that your balances will be updated on a live system making any direct deposits available immediately after posting. Any withdrawals done at stores or ATM machines should be reflected immediately in your balances as well.

We hope that this upgrade will help you to have more accurate and better access to your accounts. You will also be able to withdraw from your savings account which currently now is unavailable. Unfortunately we will not be able to accept deposits at the ATM machines as originally anticipated, however, we will be installing an envelope depository box next to the ATM at our new location for your convenience.

New cards will be issued to all members around the second week of August. We would like you to be aware that all joint account owners that currently have duplicate debit cards will be receiving a card with a separate number on it. Both cards, although they have different numbers and PIN s, will access the same account number. This will be a bit of an adjustment, but if one card is stolen or lost you will still have access to the account through the other card. It will also be helpful in distinguishing who did transactions in the account in the case of one being questioned.

Another great feature that we know many of you will be happy with is the ability to be able to change your generic PIN numbers to a number that you choose. This process will be done at the credit union and after being entered into the system it will be decoded for security purposes. We will not have access to numbers after being entered but if you forget your PIN you can always come back in to reset what you want.

Please bear with us during this conversion process. We believe that this will be a great benefit for you and our credit union, but as with all changes we realize that there may be some bugs to work out.

Credit Union Closings for 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!



Please welcome Dustin Perry to our credit union staff. Dustin joined us in March and is doing a great job.