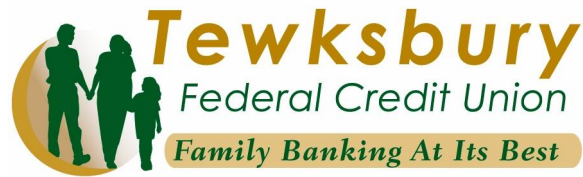


News from:



Volume 12, Issue 3

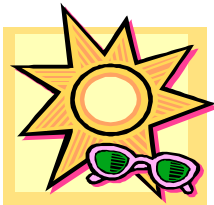
July 2006

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:

-
- - Mastercard - as low as 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

Annual Meeting

Save the date!!!

Sunday, September 17, 2006

Tewksbury/Wilmington Elks

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

*****Reminder*****

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



REWARDS PROGRAM
for your
Debit MasterCard
&
Credit MasterCard

For Debit Mastercard register at:
www.bonuscheckcard.com
For Credit MasterCard register at:
www.scorecardrewards.com

In the market for a used auto?



*****AUTO FOR SALE*****

2005 Toyota 4 Runner - V6

Current Mileage: 14097

Auto is currently located at the Credit Union. If interested, please submit bid* to the Credit Union.

Put bid in sealed envelope: ATTN: 4 Runner

eState-

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

Stop by the credit union or look for

Upcoming
Credit Union
Closings for 2006

Tuesday, July 4, 2006
Saturday, September 2, 2006