

News from:

TMEFCU

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October 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 Debit MasterCard
- Money Orders
- American Express Traveller Cheques
- Access 24 (Telephone Teller)
- Home Banking and Bill Pay



Location:

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

Debit MasterCard

Watch your mail for your new Debit Mastercard!

These cards will be in effect on October 15, 2003. Your old Master-money card will no longer work on October 15, 2003.

Please destroy your old card once you are able to use your new card.

For those of you with more than one account you will need to call the Credit Union in order to determine which card is for which account.

These cards can be used at hundreds of thousands of ATMs around the world which display the NYCE, CIRRUS, Sum and Debit MasterCard logos. You can withdraw from your checking account unlimited times per month, however, you are only allowed six (6) transfers/withdrawals from your savings account.

If you have any questions about our new Debit MasterCard, please contact the credit union at (978)851-9750 ext. 106

(...more info on page 2)

New Home

We are finally in our new building located at 752 Main Street.
Stop by and check it out if you have not
already done so.

Drive Thru is open during business hours!!

ATM - Debit Mastermoney Card



Update on our MasterMoney Debit program!

Coming October 15, 2003 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. Remember you are allowed only six (6) transfers/withdrawals from your savings account and unlimited withdrawals/transfers from your checking account.

New cards will be issued to all members with current active Debit Cards in the upcoming week. Remember, joint owners will be issued a different number.

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.



Starting October 15th the ATM in lane one will be open 24/7.



There will be no deposits in the ATM, however we have a secure deposit box located next to the ATM in lane one.

eStatements

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

Look for Link on Website!!

Credit Union Closings for 2003

- Monday, October 13, 2003
- Tuesday, November 11, 2003
- Thursday, November 27, 2003
- Thursday, December 25, 2003