

News from:

TMEFCU

Volume 10, Issue 4

October 2004

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
- - Sign up for Home Banking and Bill Pay

Some of our Services:

- - 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
- - E*Statements

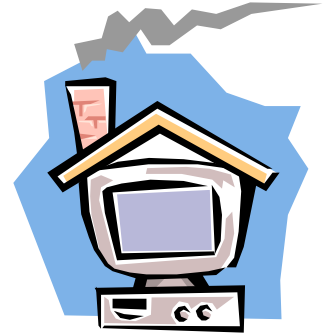


Location:

752 Main Street
 Tewksbury, MA 01876
 Phone: 978 851-9750

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!

Stop by the credit union
 or sign up online at www.tmefcu.com

eStatements

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

Good News!



Walmart is now accepting our Debit Mastercard as "Credit".

Great Loan Rates! 4.25%

Borrow up to \$5,000 - For 12 months -

At a rate as low as 4.25% APR*.

* Annual Percentage Rate. This special is for a limited time only for qualified



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).



-revised-

Credit Union Closings for 2004

Monday, October 11, 2004- closed

Thursday, November 11, 2004 - closed

Thursday, November 25, 2004 - closed

Friday, November 26, 2004 -

Current Office Hours

Monday & Tuesday 9:00—4:30

Wednesday 9:00— 12:00

Thursday 9:00—6:00

Friday 9:00—5:00

Saturday 9:00—12:00

Drive Up Window 8:30 Monday thru Saturday

New hours to take effect on January 1, 2005

Suggested Change:

Wednesday 9:00 - 12:00 (Drive Up Window until 1:00)

Thursday 9:00-5:00 (Drive Up Window until 6:00)

Friday 9:00-4:30 (Drive Up Window until 5:00)

We would like your feedback on this and any other suggestions you may have regarding