

THE NEWS



Holiday Loans Available November 1

GREAT RATE
7.75%
APR*



Make the holidays bright with a special holiday loan

The holidays are just around the corner... gifts, parties, decorations, travel, food. How will you manage the expenses without missing out on all the fun?

See the Credit Union for a special holiday loan and we'll make sure you get the money you need — all at a great interest rate. A Holiday Loan can help you stick to your budget because you can borrow just the amount you need — **and at a special low annual percentage rate of 7.75%**. That way you won't be tempted to run up big credit card bills and you'll also be paid off before next year's holidays.

This special loan will be available starting in November. Calculate how much you'll need this holiday season — then contact the Credit Union to apply for a low rate holiday loan today.

* Annual Percentage Rate. Payment per week on \$3,500 financed for 52 weeks = \$70.00. Payment per month on \$3,500 financed for 12 months = \$304.02.



Teacher Summer Accounts

Brookline teachers, have you opened your Teacher Summer Account? This is the most convenient way to arrange for year-round "paychecks." Come in today to sign up for this terrific plan. Bring a pay stub with you and we'll help you calculate your deductions so you'll have the right amount saved for next summer.

If you already have a Summer Account, now is the time to increase your deductions for the summer of 2018.

Share Certificates Make your money work hard for you!

Brookline Municipal Credit Union has the right certificate for you. Whether you're looking to save for the short-term or the long-term, a Brookline Municipal Credit Union Certificate of Deposit (CD) can provide you with the great rates and security you need.

Call us today for our current terms and rates or visit www.brooklinecu.com.



Home Mortgages Available

Shopping for a mortgage on your first home or thinking about refinancing your existing mortgage to lower your monthly payments? Brookline Municipal Credit Union can help you! Why not check with us and take advantage of the great rates and our product offerings?

Call us today or visit www.brooklinecu.com.

We're Here for All Your Banking Needs

- Savings
- NOW Accounts
- Club Accounts
- Certificates of Deposit
- Individual Retirement Accounts
- Personal, Auto and Home Improvement Loans
- Visa® and American Express® Credit Cards
- Visa® (Check) Debit Cards
- Real Estate Mortgages
- Home Equity Loans
- Personal Money Orders
- Online Banking and Bill Payer
- ATM Access
- eStatements
- Mobile Banking (*coming soon*)
- B-Line Telephone Access to Your Account 24 Hours a Day
- Notary Public Services

Brookline Municipal Credit Union – Your Hometown Credit Union since 1939

Holiday Closings

- Columbus Day**
Monday, October 8
- Thanksgiving Day**
Thursday, November 22
- Christmas Day**
Tuesday, December 25
- New Year's Day**
Tuesday, January 1

Remember:

Online Banking, the B-Line and ATM are always open, 24 hours a day, 7 days a week

For Your Information

Credit Union Hours:
Monday to Friday
8:30 A.M. to 4:00 P.M.
Telephone: 617-232-9410
Fax: 617-232-1462
E-mail: bmcu@verizon.net
B-Line: 617-992-2944
www.brooklinecu.com
Routing and Transit #:
211381518



Federally Insured by NCUA

Christmas Club Sign Up Time

A great way to budget for your holiday expenses

Whether you're renewing or signing up for a new Christmas Club, this is the time to complete and return your application. Sign up for direct deposit to the club and automatically save for next year's holidays. Complete the application below, clip it out and return it with your first payment. Bring it in to the Credit Union and receive your free holiday gift!



BMCU Christmas Club Enrollment Form



Please enroll me in the class checked below.

\$5.00 weekly \$10.00 weekly \$15.00 weekly
 \$20.00 weekly \$25.00 weekly other \$_____

Check here if you want your Club payroll deducted or direct deposited.

Fifty-two week plan period of November 1, 2018 through October 31, 2019.

The balance of my Christmas Club Account will be transferred to my savings account at the end of the plan year.

Account Number _____ Social Security Number _____

Name _____
Please print

Street _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

I hereby make application for a Christmas Club and agree to conform to the by-laws or any amendments thereof of Brookline Municipal Credit Union. \$5.00 penalty for early withdrawal.

Signature Date



International Credit Union Day

On October 18, 2018, Brookline Municipal Credit Union, along with more than 89,000 credit unions around the world, will celebrate International Credit Union Day and the philosophy and achievements of the credit union movement.

This year marks the 70th anniversary, a platinum celebration. In honor of this special day, Brookline Municipal Credit Union invites its members and the entire community to celebrate International Credit Union Day on October 18, 2018.

All Deposits fully insured by an agency of the U.S. Government and the Massachusetts Share Insurance Corporation. Equal Housing Lender.