

THE NEWS

Mobile Banking (Mobiliti) Remote Deposit Capture

Mobile Remote Deposit Capture is a free service on your Brookline Municipal Credit Union (BMCU) mobile banking app that allows you to electronically transmit a check using an iPod Touch, iPhone, iPad, Android phone and Android tablet. To use mobile banking, you must be signed up for Online Banking and have the Brookline Municipal Credit Union mobile banking app installed on your mobile device.



Visit brooklinecu.com and register for Online Banking or download our mobile app. Start enjoying the freedom of making deposits anytime, anywhere using your mobile phone. Just think how convenient it will be to view your account balance and make a transfer before making a purchase!



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.

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 2020.

Holiday Loans Available November 1



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.

Great Low Rate!

7.75%
APR*

* Annual Percentage Rate. Payment per week on \$3,500 financed for 52 weeks = \$70.08. Payment per month on \$3,500 financed for 12 months = \$304.04.

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 with Remote Deposit Capture
- 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 14
- Thanksgiving Day**
Thursday, November 28
- Christmas Day**
Wednesday, December 25
- New Year's Day**
Wednesday, 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, 2019 through October 31, 2020.

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 17, 2019, Brookline Municipal Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union Day.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Brookline Municipal Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit union share.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

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