

# THE NEWS

## Holiday Loans Available November 1, 2022

GREAT LOW RATE

**5.50%**  
APR\*



### Make the holidays bright with a special holiday loan

The holidays are just around the corner...gifts, parties, decoration, 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 **5.50%**. 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. So, 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 \$5,000.00 financed for 52 weeks=\$98.90. Payment per month on \$5,000.00 financed for 12 months=\$429.15.

## 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](http://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!

7195-0002-1

## Sign Up for eStatements

For the fastest and safest delivery of your statement, enroll for eStatements today. It's free—it's easy! You'll receive an email notification when your statement is ready for viewing and you can save and access up to 18 months of eStatements.

Electronic delivery of statements uses the latest technologies to protect member information. Paper delivery leaves you more vulnerable to identity theft. Just log into Internet banking at [brooklinecu.com](http://brooklinecu.com), click on the self-service tab, go to eStatements and enroll.



## International Credit Union Day

On October 20, 2022, join over 56,000 credit unions around the world to celebrate the 74th anniversary of International Credit Union (ICU) Day. The theme of ICU Day 2022 is "Empower Your Financial Future with a Credit Union." International Credit Union Day has been celebrated on the third Thursday of October since 1948.

International Credit Union Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit Unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities.

Brookline Municipal Credit Union is honored to be a part of this proud tradition.

## 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 Pay
- 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 10

#### Veterans Day

Friday, November 11

#### Thanksgiving Day

Thursday, November 24

#### Christmas (observed)

Monday, December 26

#### New Year's Day (observed)

Monday, January 2

#### 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

## 18/65 Notice

### For customers 65 years of age or older or 18 years of age or younger:

In accordance with Chapter 171 Section 32B, also known as the "18/65 Law," we do not impose any fee, charge or other assessment against the savings or checking account of any person age 65 or older or age 18 or younger. However, a reasonable charge, as determined by the Commissioner of Banks, may be assessed against such accounts when payment has been refused due to insufficient funds. Our fee for insufficient funds does not exceed \$5.00 per check. ATM fees apply.

### You must notify us of your eligibility to receive these benefits.

Please notify the Credit Union when you open your account(s) if you are in either of these age groups or if you become eligible for fee waivers at any time during your account holding. Eligible persons who have not already registered for this service should contact the Credit Union by visiting a branch office, or by calling us at 617-232-9410.

## 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, 2022 through October 31, 2023.

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

Account Number \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_

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 \_\_\_\_\_

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