

# THE NEWS

## Vacation Loans Available April 1 – 7.75% APR\*

Now that our long winter is over, we all like to think about vacation. Whether you take to the land, sea or air – in search of adventure or in search of relaxation – the credit union can help.

Since even a modest vacation can put a crimp in your budget by the time you figure airfare, hotel, rental car, dining and attractions, a special Vacation Loan from the credit union will help.

Your credit card might come in handy for certain vacation expenses, like renting a car, but don't use a high interest credit card to float the whole vacation cost. When you roll your vacation into other purchases on a credit card, and you make only partial payments, you're never sure when you've finished paying for that vacation. With a special Vacation Loan, you can have an affordable payment and be all paid off before next year's vacation rolls around. It's quick; it's easy – and all at a great rate!

So, if you've got the money saved for the trip, that's great. But if you need to borrow the money, save the credit card for emergencies and stop by or call the credit union today and let us help with a Vacation Loan.

**These loans are available starting in April at a special, low interest rate of 7.75% APR\***

\*Annual Percentage Rate. Payment per week on \$3,500.00 financed for 52 weeks = \$70.06. Payment per month on \$3,500.00 financed for 12 months = \$304.09.



## Can You Refinance Your Car Loan and Save?

Are you paying too much for your car? Whether rates are lower since you purchased your vehicle or you aren't sure you got the best interest through the dealer, you may be able to save hundreds of dollars by refinancing your car loan with the credit union. Call us or stop by and we'll compare your current interest rate and payments with a credit union car loan and show you how much you can save. If you're better off keeping your loan where it is, we'll tell you.

**Refinance is simple.** The credit union will handle the details and you'll save the dollars!!

## Enroll For eStatements!

It's the fastest, most environmentally friendly way to receive your statements. Sign up today for eStatements and enjoy all the benefits:

**Timely delivery** – you'll receive eStatements faster than paper statements. Receive an email notification when your statement is ready for viewing – usually the 1st or 2nd of each month.

**Increased security** – Electronic delivery of statements uses the latest technologies to protect member information. Paper delivery leaves you more vulnerable to identity theft.

**Help the environment** – Because eStatements are not printed, they reduce paper usage. It feels good to “go green”.

**Easy access to past statements** – You'll be able to save and access up to 18 months of eStatements.

**It's easy to sign up for eStatements. Just login to internet banking at [www.brooklinecu.com](http://www.brooklinecu.com), click on the self-service tab, go to eStatements and enroll.**



## 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
- 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

**Patriot's Day**  
Monday, April 16

**Memorial Day**  
Monday, May 28

#### 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](mailto:bmcu@verizon.net)

**B-Line:** 617-992-2944

[www.brooklinecu.com](http://www.brooklinecu.com)

**Routing and Transit #:**  
211381518



Federally Insured by NCUA

## Children's Book Month – April 2018



Every child should have a book to read! During the month of April, YOU can help by dropping off any children's book, new or used, at the credit union. Along with other Massachusetts credit unions, Brookline Municipal Credit Union is once again collecting books to be donated to children in need who might not have this opportunity without your help. Last year

Brookline Municipal Credit Union was one of 36 credit unions that worked with the Massachusetts Coalition for the Homeless and collected over 13,661 children's books that were distributed to a variety of family service agencies throughout the state. Since 2001, Massachusetts credit unions have donated more than 295,813 books.

The Children's Book Drive celebrates the value of reading by providing thousands of books that give children hours upon hours of reading to open their imaginations and become inspired. So, help show a child a new world with the gift of a book. Throughout the month of April there will be a box located in the credit union lobby where you can drop off a book. Whether you have a book at home that's been outgrown or you'd like to buy a new book, please bring it in to the credit union and help build a better tomorrow for children.

## Make Your IRA Contributions Now

The earlier you make your IRA contribution, the faster your tax-deferred or tax-free earnings will grow. If you haven't made your 2017 contribution yet, you have until April 17th, 2018. You can also make your 2018 contribution now. The Traditional and Roth IRA contribution limit for 2017 and 2018 for individuals under age 50 is \$5,500.00\*. For those age 50 or older the contribution limit is \$6,500.00\*.

A Traditional IRA offers tax-deductible contributions and tax-deferred earnings, while a Roth IRA can give you tax-free earnings and tax-free withdrawals. Which one is better depends on your stage of life, your tax bracket and what you are saving your money for. You don't have to make a huge initial contribution to get started. Start small and let it grow. Contributing to an IRA makes good sense and saving through payroll deduction or direct deposit is convenient, automatic and worry-free – so see us today to open your IRA. If you currently contribute to your IRA through automatic deduction, come in to the credit union today to increase that deduction and take full advantage of the contribution limits. A Traditional or Roth IRA from the credit union will give you peace of mind today and help you financially when you need it most tomorrow.

\*Your IRA contributions are limited to 100% of your compensation. To make a regular contribution of \$6,500.00 for 2018, you or your spouse must earn at least \$6,500.00 in 2018.

## Visit Our Website: [www.brooklinecu.com](http://www.brooklinecu.com)

Looking for our latest loan rates? Comparing yields on savings certificates? Need to order checks? Be sure to visit our website any time of the night or day for all this information and more. Our website is where you'll log in to Home Banking and Bill Pay so you can view account history, transfer between accounts, pay your bills and access your eStatements – all online, all at your convenience and all for free!

Visit [www.brooklinecu.com](http://www.brooklinecu.com) today – we're ready when you are.

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