

THE NEWS



Spring Fling Loan Special!

Are You Ready To Spruce Up Your Home for Spring? Or Just Need Some Money During These Difficult Times?

SPECIAL LOW RATE
6.99%
APR*

What is your vision for a spring home project? Do you need some money due to the recent pandemic we're all experiencing? The Credit Union can help.



Since even a modest home project can put a crimp in your budget by the time you figure a new deck or pool pump, our **Spring Fling Loan special** can help make those projects affordable.

It's easy to just say "charge it" and put it on the credit card. Please allow the credit union suggest a more sensible alternative: Apply for our **Spring Fling Loan special** and save the credit card for emergencies.

If you've got the money saved for that project, that's great. But if you need to borrow the money, stop by or call the credit union today and let us help you with an affordable payment and be all paid off before next year's home project rolls around. It's quick, easy and all at a great rate!

*Annual Percentage Rate. Payment per week on \$5,000.00 financed for 52 weeks = \$99.71. Payment per month on \$5,000.00 financed for 12 months = \$432.67. This special loan offer is for a limited time only.

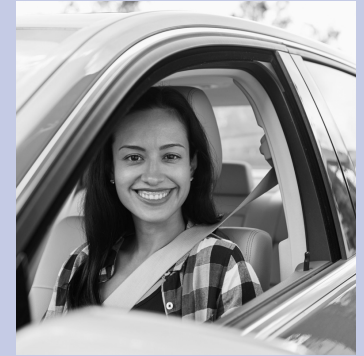
Mobile Banking (Mobiliti): Keeping It Convenient, Keeping It Safe

Brookline Municipal Credit Union encourages all members to enroll in our electronic banking channels in order to minimize any financial disruption that may occur due to a pandemic.

Please visit our website or call the credit union for further details.

Mobile banking with Brookline Municipal Credit Union is a convenient way to access your account wherever you may be! And, while mobile banking with us is also safe and secure, there are some simple rules you can follow to ensure that your private information stays that way:

- Never send your account information or password via text message or e-mail
- Know that public internet connections are not always secure; before you log into your account, make sure you're not connected to a public network, such as in a coffee shop
- Avoid using your phone to visit any websites that seem illegitimate – even if there is just a hint of doubt
- Avoid clicking on hyperlinks embedded in emails
- Create complex user passwords
- Keep your phone password protected



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!

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

Patriots' Day
Monday, April 17

Memorial Day
Monday, May 29

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



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

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 2022 contribution yet, you have until April 15th, 2023 to make it. You can also make your 2023 contribution now. The Traditional and Roth IRA contribution limit for 2022 for individuals under age 50 is \$6,000.00*. For those age 50 or older the contribution limit is \$7,000.00*.

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 \$7,000.00 for 2022, you or your spouse must earn at least \$7,000.00 in 2022.

Sign Up for eStatements

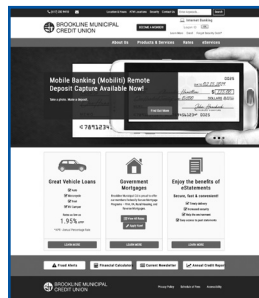
For the fastest and safest delivery of your statements, enroll in eStatements today.

It's free – it's easy! You'll receive an email notification when your statements 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 in to internet banking at www.brooklinecu.com, click on the self-service tab, go to eStatements and enroll.

Visit Our Website 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 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.