

THE NEWS

Take Your Credit Union With You This Summer

If you're planning to go away this summer, there's no reason to leave the credit union behind. Take us with you and take advantage of our services! They are benefits that keep on giving and giving all year long. So, whether you're far away, minutes away or right on the premises, stay in touch with your credit union accounts.

- **Log on to our website** www.brooklinecu.com to check out our great low rates on auto, personal and real estate loans as well as rates on Certificate of Deposit accounts (including current specials). Information on identity theft, obtaining a free copy of your credit report, calculators for loan payment information, locating surcharge-free ATMs—it's all there at www.brooklinecu.com! You can even re-order your checks on the website. Life's complicated enough, but getting to the credit union doesn't have to be when you visit us at our most convenient location—online.
- **Home Banking and Bill Pay** at www.brooklinecu.com. With these services you can review account history, view your statements, transfer funds and pay bills online anytime, anywhere.
- **Mobile Banking (Mobiliti) 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.
- **eStatements** at www.brooklinecu.com – enroll in the Self-Service tab of your online banking, then receive your member statement faster and more securely than by mail. You'll receive an email early in the month notifying you your eStatement is ready for viewing.
- **Direct Deposit** – your funds get deposited into your account whether you're on the road or at home. They're always available when you need them.
- **Visa Debit Card** – gain access to cash in your account 24 hours a day from near or far or pay for purchases and have the amount deducted directly from your checking account. Remember to check our website to locate the nearest surcharge free ATMs.
- **B-Line Telephone Access** – call the B-Line (617-992-2944) anytime day or night to make inquiries and transfers or handle dozens of other transactions from any touch-tone phone!



Summer 2022



SPECIAL LOW RATE
5.50% APR*

Special Vacation Loans

So, you didn't sign up for a Vacation Club last year and now you're wondering how to afford that much needed vacation? The Credit Union can help with a special Vacation Loan. Borrow what you need to make it happen this summer. With a **special low rate of 5.50% APR***, you'll be delighted with how far you can go and how much you can do.

This special rate loan is a great way to pay for those back-to-school expenses, too! So, call or stop by the credit union today to apply.

*Annual Percentage Rate
 Payment per week on \$5,000.00 financed for 52 weeks=\$98.96
 Payment per month on \$5,000.00 financed for 12 months=\$429.21

So have some fun this summer—and stay in touch!

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

Independence Day
Monday, July 4

Labor Day
Monday, September 5

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

Schedule of Service Charges (Effective August 1, 2022)

NOW Account

Stop Payment	\$20.00
Insufficient Funds	\$25.00
Overdraft Transfer	\$3.00
Return Deposited Item.....	\$7.50
Account Research/Reconciliation	\$25.00 per hour
Copy of Statement.....	\$3.00
Copy of Share Draft Check	\$1.00
Reopening Closed Account - Within 6 Months ...	\$10.00

If the daily balance falls below \$100.00, a monthly service charge of \$3.00 will be assessed. If you are under 19 years of age or over 65 years of age and you have notified the Credit Union in writing the monthly service charge of \$3.00 will be waived.

ATM

*Account Inquiry - Per Transaction	\$1.00
*Withdrawal - Per Transaction	\$1.00
Deposit.....	No Charge
Non-Visa Debit Card Transactions	\$1.00
ATM/Debit Replacement Card	\$10.00

*There is no charge for transactions when performed at the Brookline Municipal Credit Union ATM

Other Service Charges

Money Orders	\$2.00
Official Checks (one free daily)	\$3.00
Return Deposited/Cashed Check	\$7.50
Insufficient Fund.....	\$25.00
Stop Payment Order (all items-including ACH..... and bill pay).....	\$25.00
Lost Membership Card	\$3.00
Duplicate Statement (eStatements free)	\$3.00
Account Research	\$25.00 per hour
Abandoned Property (per account)	\$100.00
Copy of Official Check	\$3.00
Levy Fee (IRS or Department of Revenue)	\$25.00
Confirmatory Discharge	\$30.00
IRA Closeout or Transfer.....	\$25.00
Return Statement (after two (2) statements)	\$3.00 per statement.....
Domestic Wire Transfer	\$20.00
International Wire Transfer.....	\$50.00
Notary (Non-Member)	\$5.00 per document

Welcome To Our Vacation Club

It's summer vacation time and you probably wish you were paying for more of your vacation with cash and less with your credit card.

We have a solution—a Vacation Club account. Simply set aside money from each paycheck for your Vacation Club Account. Payroll deduction and direct deposit make it virtually painless and will keep you from spending it first. Try it and you'll see why it's true that what you don't see, you don't miss. When you're ready to go, you can transfer your club savings to your checking account and access your account with your Visa Debit Card. Or you can use a credit card, then pay off the balance with your vacation club savings when you return from your vacation.

It's easy to open a Vacation Club account and the Credit Union is signing up new clubs now! **Come in today to sign up or print an application from our website at www.brooklinecu.com and send it in with your opening deposit.** Either way, opening your club today will help ensure that your vacation feeling will last a little longer the next time you get back home.



NEW and USED Auto Loans

We have rates as low as 1.95% APR* Check them out at www.brooklinecu.com or call at 617-232-9410. If you're purchasing, get pre-approved at the credit union before you shop. Then you'll know exactly how much you can afford and be sure you're financing with the people looking out for your best interests. *Annual Percentage Rate

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