

THE NEWS



Simplify Your Life With Online Bill Pay

If you haven't signed up for the credit union's Online Banking and Bill Pay, make it a New Year's resolution to try these great features. The service is convenient, secure and as easy as possible. And it's all **free!** You can log on any time of the day or night, anywhere you've got an internet connection. Whether you're busy at work, spending time at home, or traveling out of town, you can stay in complete control of your accounts.



With Online Banking, it's easy to view your account balances and history, view and print your statements, transfer funds from one account to another and make a loan payment.

The Bill Pay service makes paying bills a breeze. All of your bills are set up and organized so you can send a payment to the electric company, set up an automatic schedule for your mortgage payments, or have a check mailed to the babysitter. No more stamps and envelopes to buy. No more worries about lost or stolen payments.

It's easy to get started. Log in to www.brooklinecu.com, click on Internet Banking Log-In, then Enroll Online. Call our office at 617-232-9410 for help or questions.

Thank You for Your Business

Thank you for your credit union membership. Brookline Municipal Credit Union, founded in 1939, has provided 79 years of service and hopes to remain your financial institution of choice for many years to come. Whether you visit us in person at our office or on our website at www.brooklinecu.com, we look forward to serving you.

We wish you a happy, healthy and prosperous 2019!

Make Your IRA Contributions

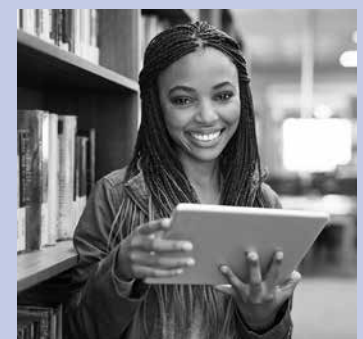


If you haven't already made your IRA contribution for tax year 2018, now is the time. You have until April 15, 2019 to make your 2018 contribution and you can also make your 2019 contribution now. Remember, the earlier you make your IRA contribution, the faster your tax-deferred or tax-free earnings will grow. The Traditional and Roth IRA contribution limit for 2018 for qualified individuals under age 50 is \$5,500.* For those age 50 or older the contribution limit is \$6,500.* The limits for 2019 have changed. The Traditional and Roth IRA contribution

limit for 2019 for qualified individuals under age 50 is \$6,000; for those age 50 or older, the contribution limit is \$7,000.

If you make your contributions through payroll deduction or direct deposit, make sure you are taking advantage of the limits. Stop in to the credit union to increase them now.

*Your IRA contributions are limited to 100% of your taxable compensation. To make a regular contribution of \$6,500 for 2018, you or your spouse must have earned at least \$6,500 in 2018.



Coming Soon! Mobile Banking and Remote Deposit

Be on the lookout in early 2019.

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 (*coming soon*)
- 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

New Year's Day
Tuesday, January 1

Martin Luther King, Jr. Day
Monday, January 21

President's Day
Monday, February 18

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

Holiday Loans Still Available Through January

GREAT RATE
7.75%
APR*

us at 617-232-9410 or stop in today to consolidate your remaining holiday bills into this low rate loan.

*Annual Percentage Rate. Payment per week on \$3,500 financed for 52 weeks = \$70.00. Payment per month on \$3,500 financed for 12 months = \$304.02.

A great way to consolidate your debts

Are the bills starting to pile up now for all those holiday gifts, entertaining and travel? The Credit Union's special Holiday Loan with a terrific 7.75% APR* could be the answer to making those payments easier to manage. Call

Direct Deposit Your Tax Refund



The easiest, fastest and safest way to receive your IRS and State Income Tax Refunds is to have them direct deposited to your savings or checking account. **Simply fill in the refund section of your tax return with the credit union's routing number 211381518 and your savings or checking account number.** Your refunds will be transmitted directly to your credit union account and you won't be waiting for the checks to arrive in the mail.

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 our website at www.brooklinecu.com.



Sign Up for eStatements

For the fastest and safest delivery of your statement, enroll in 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 in to internet banking at www.brooklinecu.com, click on the self-service tab, go to eStatements and enroll.

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