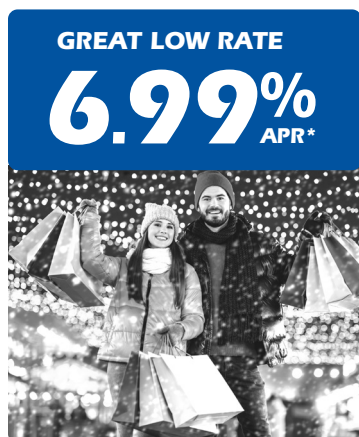


THE NEWS



Holiday Loans Available November 1st



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 6.99%.** 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. 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 financed for 52 weeks = \$99.61. Payment per month on \$5,000 financed for 12 months = \$432.56. This special loan offer is for a limited time only. Rate subject to change. Visit www.brooklinecu.com or call our office at 617-232-9410 for an up-to-date rate.

International Credit Union Day

On October 15, 2026, join over 56,000 credit unions around the world to celebrate the 78th anniversary of International Credit Union (ICU) Day. The theme of ICU Day 2026 is *Cooperative Finance: A Steady Signal in a Noisy World* to remind members that in a world full of uncertainty and constant change, credit unions remain a steady signal: rooted in trust, people and community. This year's International Credit Union Day visual identity highlights exactly that: real people creating real connection and impact.

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.

Mobile Banking (Mobiliti) Remote Deposit Capture

Mobile remote deposit capture is a free service on your BMCU mobile banking app that allows you to electronically transmit a check using an iPhone, iPad, Android phone and Android tablet. To use mobile banking, you must be signed up for Online Banking and have the BMCU mobile banking app installed on your mobile device.

Visit 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!

Sign Up for eStatements

For the fastest and safest delivery of your statement, enroll for eStatements today.

It's free and it's easy! You'll receive an email notification when your statement is ready for viewing. 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 online banking at www.brooklinecu.com, click on the self-service tab, go to eStatements, and enroll.

Teacher Summer Accounts

Brookline Teachers: have you opened your Teacher Summer Account? This is the most convenient way to arrange for year-round "paychecks." Come in today to sign up for this terrific plan. Bring a pay stub with you and we'll help you calculate your deductions so you'll have the right amount saved for next summer. If you already have a Summer Account, now is the time to increase your deductions for the summer of 2027.

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® Debit Cards
- Real Estate Mortgages
- Home Equity Loans
- Personal Money Orders
- Online Banking and Bill Payer
- 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 12
Veterans Day
Wednesday, November 11
Thanksgiving
Thursday, November 26
Christmas
Friday, December 25
New Year's Day
Friday, January 1

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: 531-272-7908
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, 2026 through October 31, 2027.

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.