

News from:

Tewksbury Federal Credit Union

Family Banking At Its Best

January 2016

Special points of interest:

- Sign up for Home Banking, Mobile Banking and Bill Pay
- Always check our rates before going elsewhere
- Remember to always review your receipts and statements carefully
- Never give your social security number or account number over the phone, unless you know the caller.

Some of our Services:

- Mastercard - as low as 9.9%
- Checking Accounts with Debit MasterCard
- Money Orders
- Access 24 (Telephone Teller)
- Home Banking, Mobile Banking and Bill Pay
- E*Statements



Location:

752 Main Street
Tewksbury, MA 01876
Phone: 978 851-9750
Fax: 978 851-8490
www.tewksburyfcu.com

Special Home Equity Rates



For a **limited time**, qualified borrowers can open a new 10 year Fixed Home Equity Loan at **3.25% APR*** or a 15 year Fixed Home Equity Loan at **3.75% APR***.

Payoff your 1st Mortgage with our Fixed Rate Home Equity Loan

A Fixed-Rate Home Equity Installment Loan is much like an auto loan in that you get the full amount at the start of the loan and pay it down in equal payments for the term you selected.

Tewksbury FCU's Fixed-Rate Home Equity Loans offer you...

- **Low competitive fixed rates** – Your actual rate is determined by your personal credit history
- **Finance up to 80% of your home's value minus your first mortgage for most members**
- **Loans from \$15,000****
- **Choose from 2 Terms***** – 10 years and 15 years. A shorter loan term means a lower interest rate. A longer loan term will give you a smaller monthly payment.
- **No pre-payment penalties**

* APR = Annual Percentage Rate. Rates are determined by your personal credit history.

Sample Loan Payment: \$15,000 at 3.25% APR for a ten year term (120 monthly payments) equals \$146.60 per month.

** Please be aware that current market conditions may limit the amount of financing TFCU can provide (examples: low property values, property located in a declining value area).

*** Other longer terms available.

Equal Housing Lender

Check Fraud Alert

Do you know who gave you the check?

Are you required to send items or money back to someone? If yes, most likely this is a fraudulent check.

Please let us know if you are not sure if a check is valid.

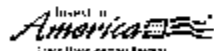
We may ask you about a check you are trying to deposit, it is only to protect you from possible fraud and loss of the money.

Do we have your auto loan?

**We will try to match or lower
your current rate.
Apply today!**



talk about
savings



Sprint

Switch to Sprint and
save on your cell phone
bill.

Visit: www.lovemycreditunion.org
or call: 877.SAVE.4.CU (877-728-3428) tell
them you're a credit union member and ask
to be attached to the NACUC_ZZM corpo-
rate ID.

Card Security and Monitoring

More than ever it is important for you to review your statements and actively monitor your accounts for any fraudulent transactions.

We highly suggest that if you are not currently signed up for Home Banking that you do so. This is a free and effective way to take a look at your activity daily.

The Credit Union also has monitoring procedures in place. We remind you that if you will be traveling at all, please contact us so that we can be aware when the unusual activity appears.

Reminder: If you lose your card, please contact us immediately before fraudulent transactions appear.

Fee Schedule - Effective January 15, 2016

3rd Party Check	\$3.00	Telephone Balance /Transfer Request	\$2.00*
Money Order	\$2.00	Insufficient Funds Fee /Returned Check	\$25.00
Account Research	\$40.00/hr	Transfer Fee	\$2.00
Domestic Wire Transfer	\$25.00	Dormant Account Fee	\$5.00/month
International Wire Transfer	\$40.00	Debit MasterCard /Initial Card /Replacement	No Fee 20.00
Stop Payment	\$15.00	MasterCard /Replacement /Rush	\$20.00 \$50.00
Tax Levy/Release of Levy	\$50.00	Holiday Club /Early Withdrawal Fee	\$5.00
Returned Mail	\$5.00	IRA Maintenance Fee	\$20.00/yr
Statement Copies	\$3.00*	Real Estate Subordination	\$150.00
Account Printout	\$1.00/page		
Check copies	\$5.00*		

* Free in Home Banking and Mobile Banking