

Quarterly NEWS

Summer 2017

Home Improvement Loans

If you have to borrow, you want to do it in the simplest least expensive way. Use caution when using credit cards because of interest rates. If you borrow money for the improvements, you should consider an NESC Home Improvement Loan.

Home Equity Rates

Home Improvement Loan (No Equity Required) **4.99% APR***

5 Year Home Equity Loan Rates as low as..... **3.49% APR***

10 Year Home Equity Loan Rates as low as..... **3.99% APR***

15 Year Home Equity Loan Rates as low as..... **4.49% APR***

Home Equity Line of Credit Rates as low as **2.99% APR*^**

Fixed for 12 months then variable rate Prime -.25%

*APR = Annual Percentage Rate. APR based on credit worthiness

^Rate is variable after 12 months, based on the Wall Street Journal Prime Rate. Home Equity Lines adjust monthly with a floor rate of 0.00% and a ceiling of 18% Property Insurance may be required on real estate secured loans and lines

Need a vacation from your loan payment this summer?

Skip A Payment



Everyone could use some extra spending money during the summer season. Take a vacation from your loan payments for a month and use the money for a family trip, sporting event or simply save it for a rainy day!

For only **\$25** per loan you can dive into summer fun and be payment free for an entire month! Skip A Payment forms can be found on our website or in any of our branch locations.

Recent NESC Events

NESC celebrated the **Red Sox Opening Day** with popcorn and a lot of great giveaways.



Lawrence Branch –
Jackie, CC, Haley
and Lauren

Methuen Branch –
Stephanie, June
and Laurie



Congratulations
to the 2017 NESC
Federal Credit Union
Scholarship Winners!

Methuen Branch

244 Pleasant Street
Methuen MA 01844

Monday through Wednesday

8:30am - 5:00pm

Thursday and Friday

8:30am - 6:00pm

Saturday

8:30am - 12:00pm

Lawrence Branch

14 Amesbury Street
Lawrence MA 01840

Monday through Friday

8:30am - 5:00pm

Saturday

8:30am - 12:00pm

Andover IRS Branch

(IRS employees only)

310 Lowell Street
Andover MA 01810

Monday, Tuesday, Thursday, Friday

9:00am - 4:00pm

Wednesday

9:00am - 1:00pm

Privacy Notice

Federal Law requires us to inform you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at nescfcu.org/#!/privacy or we will mail you a free copy upon request if you call us at **978-688-8800**.



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