

NESC NEWS

Winter 2023

\$50

For You

\$50

For Them



Refer-A-Friend

Since 2020, many of us have struggled to receive good service at businesses which previously treated us well. However, NESC has remained committed to providing the same or better service than we have in the past. Our staffing levels have remained stable and our employees spend a majority of their time in the office where their focus can be on working together and serving you.

However, many of your friends, family and coworkers are not receiving that same level of service from their bank or credit union. If you know someone who has accounts elsewhere, suggest they move their accounts to NESC. Not only will you be doing them a favor, you may both be eligible to receive \$50 as part of our Refer-A-Friend program.

Go to <https://www.nescfcu.org/resources/promotional-programs> for details and guidelines.

Boston Marathon

NESC is proud to announce that one of our employees, Kerry (Morse) Gonzalez, will be participating in the Boston Marathon on April 17, 2023 as a charity team runner. Kerry is a health and fitness enthusiast who enjoys running and helping others. This will be her first time training for and participating in a marathon.

In addition to running the 26.2 miles, she is also fundraising for the local charity Lazarus House Ministries, located in Lawrence, MA. Lazarus House provides services to individuals and families struggling with homelessness and food insecurities. You can help Kerry meet her fundraising goal by visiting her donation page at: <https://www.givengain.com/activist/675849/projects/54106/#timeline>. Donations can also be made on her behalf by check and payable to Lazarus House Ministries and mailed to our Methuen office to the attention of Kerry Gonzalez.



0% Visa Balance Transfer

TRADE IN YOUR HIGH INTEREST CREDIT CARD TODAY!



Whether it is holiday debt or a balance you have had for years, NESFC Federal Credit Union can help you pay those balances down quickly. Transfer your balances to our Visa credit card and pay **0% APR*** for 12 months.

3 Ways to Take Advantage of This Offer!

- See a Member Service Representative in our branch
- Through Online Banking by clicking on your Visa
- By calling us at **978-688-8800**

*APR = Annual Percentage Rate. A 4% balance transfer processing fee applies to each balance transferred between January 2, 2023 and March 31, 2023. 0% APR is good for 12 months after which your remaining balance will convert to your rate of 9.9% (Platinum) or 12.50% (Classic). Do not transfer disputed purchases or you may lose your dispute rights. Transferring balances does not automatically close the account.

Annual Meeting Notice

Wednesday, April 19, 2023

The business meeting and the election of directors will be the order of business. The Nominating Committee has selected the following candidates for board positions:

Ronald Martin – Has been a member of the credit union since 1961. Ron has had a successful career working at the IRS (38 years) and the City of Lawrence (10 years). Ron has served on the Lawrence Housing Authority, the Lawrence Redevelopment Authority and the Lawrence Registrar of Voters. He is also active in many civic and fraternal organizations around the Merrimack Valley. During the Summer, you will find Ron spending his days at Salisbury Beach.

Jim Pickul – Prior to joining the NESFC Board of Directors last year, he had been a volunteer with the credit union for several years on the Supervisory Committee. Jim retired from the IRS a few years ago after 37 years and currently volunteers to help the Danville NH Public library.

Nominations for vacancies may also be made by petition, filed no later than February 17, 2023. If interested, please contact the nominating coordinator at **978-645-6953** or by email at **nesc308@nescfcu.org**. Voting will occur during the annual meeting and there will be no nominations from the floor. The location and structure of the annual meeting will be announced in March 2023.



Methuen Branch

244 Pleasant Street
Methuen MA 01844

Monday through Friday

8:30am - 5:00pm

Saturday

8:30am - 12:30pm

Lawrence Branch

14 Amesbury Street
Lawrence MA 01840

Monday through Friday

8:30am - 5:00pm

Saturday

8:30am - 12:30pm

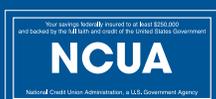
Andover IRS Branch

(IRS employees only)
310 Lowell Street
Andover MA 01810

Temporarily Closed

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/resources/privacy-policy or we will mail you a free copy upon request if you call us at **978-688-8800**.



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NESC
CREDIT UNION