

Quarterly NEWS

Spring 2018

Credit Builder Loan

The Credit Builder Loan is specifically designed to help you build or rebuild your credit history as you build up to \$2,500 in savings. Here's how it works...



- The amount you borrow is deposited into a share savings account
- You make regular monthly payments on the loan which are reported to the credit bureaus
- When you finish repaying the loan, the funds in the certificate are deposited into your share savings account
- Loan amounts from \$1000 to \$2,500
- Terms from 12-24 months
- Loan interest rate is fixed at 4.99% Annual Percentage Rate (APR)

Example loan payment schedule – A \$1,000 Credit Builder Loan with an APR of 4.99% for 12 months has an approximate monthly payment of \$85.60. Total of payments would be \$1027.13.

For more information, please visit your closest NESCFU branch, call us at **(978) 688-8800**, or visit us online at www.nescfcu.org!

Annual Meeting Notice

Wednesday, April 18, 2018
at the Merrimack Valley Golf Club
Cocktail Hour & Registration @ 4:30
Meeting @ 5:30



The Business Meeting and Election of two directors will be the order of business. The Nominating Committee has selected the following candidates for the two Board Positions:

Elaine Sullivan, incumbent
David Solomon, incumbent

Join us for complimentary appetizers, free giveaways, and a Red Sox Ticket Raffle. A cash bar will also be available.

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**.

60th Anniversary Celebration Calendar

May and June 2018



Anniversary

Monday	Tuesday	Wednesday	Thursday	Friday
30	May 1	2	3	4
Close on a loan and be entered into a raffle for NESC to pay your first payment up to \$300				
\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	Cinco De Mayo - Virgin Margaritas & Chips and Salsa All locations - 11:00-3:00
7	8	9	10	11
Close on a loan and be entered into a raffle for NESC to pay your first payment up to \$300				
\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	Cornhole - Take a shot at cornhole to win a prize All locations - All day event
14	15	16	17	18
Open a Share Draft Account and play "Lets Make A Deal" Grab Bag game				
\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	Cookies and Coffee All locations - 11:00-3:00
21	22	23	24	25
Open a Share Draft Account and play "Lets Make A Deal" Grab Bag game				
\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	60th Anniversary Candy Bars All locations - All day event
28	29	30	31	June 1
This week only - Enter a raffle to win 3 Red Sox tickets				
\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	Every member receives popcorn and a baseball stressball. - Locations - All day event
4	5	6	7	8
Pop A Balloon - Close on a loan and you can pop a balloon for a discount or prize				
\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	Coffee and Muffins - All locations - 8:30-12:30
11	12	13	14	15
Pop A Balloon - Close on a loan and you can pop a balloon for a discount or prize				
\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	Pastries and Coffee All locations - 11:00-3:00
18	19	20	21	22
All members who have or sign up for e-Statements will be entered to win an iPad or a Samsung Galaxy tablet				
\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	Ice Cream Methuen & Lawrence Locations - 11:00-3:00
25	26	27	28	29
All members who have or sign up for e-Statements will be entered to win an iPad or a Samsung Galaxy tablet				
\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	\$60 daily raffle - Each debit card transaction enters you into a \$60 raffle	60th Anniversary Cake All locations - 11:00-3:00

