

NESC NEWS

Annual Meeting:

April 17, 2024

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:

Elaine Sullivan - Currently NESC President of the Board. Elaine worked for the NESC Credit Union for over 40 years in a variety of roles before retiring as the CEO in 2016. She has her undergraduate from Salem State College and her master's degree from Lesley University. She enjoys spending time with her family, friends and riding her horse.

David Solomon - Currently a member of the NESC Board of Directors. After 30 years, David retired as a Lawrence Firefighter and former union leader. He has over 25 years of Board experience between the former Lawrence Firefighters Credit Union and NESC Credit Union. He stays young by spending a great deal of his time with his grandchildren.

Nominations for vacancies may also be made by petition, filed no later than February 17, 2024. 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 2024.



Fraud Spotlight

Stolen Checks Through the Mail

How it works: Criminals will steal envelopes containing checks from individual mailboxes or even from the blue secure USPS mailboxes. Once they obtain the checks, they will chemically alter the checks to make it payable to someone else.

How to protect yourself: Use NESC bill-pay product, This service is free for all members through Online Banking and the Mobile App. Bills paid through the bill-pay system are paid electronically or mailed in a more secured manner.

Use Online Banking to monitor your account and view the image of any checks clearing to ensure they were not altered.



Debt Consolidation

NESC Credit Union would like to ask everyone to review their credit card statements to see what interest rate you are currently being charged. While all rates have risen throughout 2023, none have risen more than credit cards. These high interest rates have hit our member's budgets hard and NESC wants to let you know that we can help by consolidating your debts. Through our debt consolidation programs, you can not only save on your monthly payments but also have a plan to payoff the debt as quickly as possible.

Visa Balance Transfer

0%
APR*
INTEREST
ON BALANCE
TRANSFERS



3 Ways to Take Advantage of This Offer!

- Through Online Banking by clicking on your Visa account
- See a member Representative in one of our branch offices
- Call us at **978-688-8800**

*APR = Annual Percentage Rate. A 4% balance transfer processing fee applies to each balance transferred between January 1, 2024 and March 31, 2024. 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.

Personal Loan

Ideal for Consolidating a Few Debts

- Low fixed rates as low as 9.99% APR*
- Loan amounts up to \$15,000
- Terms up to 60 months
- Online application and online closings available

*APR = Annual Percentage Rate. APR based on creditworthiness. Based on a rate of 9.99% APR for 60 months, payment per \$1000 is \$21.25.



Home Equity Loan



Best Option for Homeowners

- Ideal for larger consolidations
- Fixed rates as low as 6.99% APR*
- Terms to meet your budget goals
- No Closing Costs

You can apply for a home equity through our website or by contacting Gayle Eames at **978-645-6988** or Josue Maldonado (Español) at **978-645-6971**.

*APR = Annual Percentage Rate. APR based on creditworthiness. Based on a rate of 6.99% APR, payment per \$1000 is 60 months = \$19.81, 120 months = \$11.61.

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 ATM Location

(IRS employees only)
310 Lowell Street
Andover MA 01810

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**.

