NESC NEWS

Winter 2025

Refer-a-Friend

At NESC Credit Union, our community grows stronger with each new member—and there's no better way to expand that community than by inviting those closest to you.

- **Earn Together:**
  For every friend, family member, or neighbor you refer, you'll both receive $50 once they open an account.
- **Strengthen Our Community**
  Help us build a supportive community by sharing the benefits of NESC with those you trust.
- **Simple and Rewarding**
  It's easy to refer, and there's no limit to how many friends you can invite.

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

Visa Balance Transfer

0% APR*

INTEREST ON BALANCE TRANSFERS

Visa Balance Transfer 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, 2025 and March 31, 2025.0% 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

April 16, 2025

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:

Johnathan Hildreth – Currently a member of the NESC Board of Directors. John came to NESC in 2009 as part of the merger with LFFCU and became CEO in 2016. He has over 30 years of financial services experience at financial institutions within the Merrimack Valley.

Mark Conway – Currently a member of the NESC Board of Directors and has worked with the credit union for many years. After 36 years, Mark retired as an Operations Manager at the IRS. Mark worked in the following operations while at the IRS: Accounting, Examination, and Collection Operations.

Brenda Wilson – Currently a member of the NESC Board of Directors and holds the position of Treasurer. Brenda has volunteered in many positions and committees with the credit union over the years. After 35 years of service, she retired from the IRS in 2022.

Nominations for vacancies may also be made by petition, filed no later than February 16, 2025. 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 2025.

Updated Fee Schedule

Effective Date: February 1, 2025

We're updating our fee schedule to better reflect the services and support we provide to our members.

Fee Description	Fee Amount
Foreign ATM Fee up to 6 Transactions per month	Free
Foreign ATM Fee over 6 transactions per month	$1
Credit Union Check to third party	$3
Credit Union Money Order	$3
Classic Checking Fee (fee if balance falls below $200)	$3 per month
Dormant Account Fee	$3
Overdraft Loan Advance Fee	$5
Christmas Club Early Withdrawal Fee	$10
Insufficient Funds - Unpaid	$25
Insufficient Funds - Paid	$25
Stop Payment	$25
Wire Transfer Incoming	$25
Wire Transfer Out	$25

Service Updates Starting January 1

We're making an adjustment to our services:

- **Non-Member Check Cashing:** We will no longer offer check cashing for non-members.

Thank you for helping us keep our services focused on supporting our members.

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**.

NESC CREDIT UNION