

Quarterly NEWS

Winter 2022



Send Money with Zelle®

We partnered with Zelle® so you can easily send money to friends, family and others you trust. It's a fast, safe, easy and free way to send and receive money, split the cost of a bill or pay someone you know.

FAST

Send and receive money typically in minutes.

SAFE

Send money using only an email address or a US mobile phone number.

EASY

Integrated into the NESC Online Banking and Mobile App

FREE

NESC will not be charging a fee for this service.

Community News

Festival of Trees

NESC has donated a tree created by our long-time employees, Kerry Morse (right) and Carol Lannon (left).

Their tree, **A Forest Friendsmas**, won 1st prize for **"Best Under the Tree"** display!



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, NESFCU 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 7, 2022 and March 31, 2022. 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 20, 2022

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 NESFCU Board of Directors. John came to NESFCU 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 NESFCU 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 NESFCU Board of Directors and holds the position of Treasurer. Brenda has volunteered in many positions and committees with the credit union over the years. She is a long-time employee of the IRS.

Jim Pickul – Recently appointed to the NESFCU Board of Directors, he has been a volunteer with the credit union for several years on the Supervisory Committee. Jim worked for 37 years at the IRS before retiring a few years ago. Jim currently works with the Danville NH Public library.

Nominations for vacancies may also be made by petition, filed no later than February 14, 2022. If interested, please contact the nominating coordinator at **978-645-6953** or by email at **nesc308@nescfcu.org**.

Voting will be in person and there will be no nominations from the floor. The location of the annual meeting will be announced in March 2022.

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/#/privacy** 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