

What's *New* AT ENERGY CREDIT UNION

**HAPPY
NEW YEAR!**

*We wish
you the very
best in the
new year!*

Borrow up to 100% of your home's market value!



Take advantage of an Energy Credit Union Home Equity Loan!

Need to tap into your home's equity but were told you needed 80% loan-to-value or less to borrow? Look to Energy Credit Union to help you finance remodeling or renovation to build even more equity to your property. We offer simple, straight forward application and no-closing costs with a competitive fixed rate. Call one of our Loan Officers today at (617) 325-1999 for information and details.



Energy offers FREE help with all your college financial aid questions - with College Access Counselor!

You can connect with a personal counselor, that will help answer all your financial aid questions, and walk you through the necessary steps to make smart decisions about paying for college.

To schedule your appointment, please visit: energycreditunion.studentchoice.org

Flexible repayment options. Easy online application. Lower interest rates. No prepayment fees. No origination fees. Apply only once.*

*Subject to qualification and annual credit review.

65 or Older? 18 or Younger? You may be effected by the 18/65 Law.

If you are 65 years of age or older or 18 years of age or younger, you may be effected by the Massachusetts legislation referred to as the 18/65 law, Chapter 230 of the acts of the 1984 General Laws of the Commonwealth of Massachusetts. In part, this law reads. "No bank shall impose any fee, charge or other assessment against the savings or checking account of any person sixty five years of age or older or eighteen years of age or younger; and provided, further, that a reasonable charge, as determined by the Commissioner, may be assessed against any such account of any persons sixty five years of age or older or eighteen years of age or younger when payment has been refused because of insufficient funds on any check drawn on such account. All parties to an applicable account must meet the age requirements specified therein unless the only party not meeting such requirements is the spouse of the eligible depositor". Except for Money Market, Certificate of Deposit and IRAs, owners of all other consumer related deposit account types are covered by this law if they meet the aforementioned age requirement. The responsibility rests with each depositor to initiate their eligibility.

Bank with Energy Credit Union's 24-Hour Services



Download our Mobile Smartphone App: **EnergyMobile**

Deposit Checks with Remote Capture
Transfer Funds • Check Balances • Pay Bills

Bank online with Energy at Home:

www.energycreditunion.org

Check Balances • Make Transfers • Pay Bills

Call our 24-hour Energy Line:

888-833-5587

Transfer Funds • Make Loan Payments
Check Balances • Request Checks

Take advantage of our Energy

ATM machine

Transfer Funds • Withdraw Cash • Check Balances



Holiday Closings

January 15 – *Martin Luther King, Jr. Day*

February 19 – *Presidents' Day*

Energy Credit Union Office Location

West Roxbury Main Office

156 Spring Street

West Roxbury, MA 02132

Phone: (617) 325-1999

Fax: (617) 325-1993

service@energycreditunion.org

Hours:

Monday - Friday:

7:00 a.m. to 4:00 p.m.

Saturday:

9:00 a.m. to 12:00 p.m.

The Energy Line:

888-833-5587

www.energycreditunion.org

All deposits fully insured by an agency of the U.S. Government and the Massachusetts Share Insurance Corporation. Equal housing lender.

