

What's *New* AT ENERGY CREDIT UNION

SHREDDING DAY 2017

FREE PAPER SHREDDING

**Saturday, April 8th
9:00am to Noon
in the parking lot at
Energy Credit Union**

Old tax returns and pay stubs?
Confidential papers?
Just bring the paper, and we
will have them shredded on site!

BOOK DRIVE!

Give a child a book!
Please bring a donation of a
NEW children's book to benefit
West Roxbury Friends of
Rosie's Place.

Looking for a First Mortgage or to Refinance? Energy Credit Union has the right mortgage for you.

Are you upgrading or purchasing for the first time, or refinancing to extend or shorten terms?

Getting a mortgage for your home may be one of life's biggest decisions that you make. Look to Energy Credit Union to help you with your mortgage needs and to find the right mortgage for your home. You can trust our loan officers to give you the best advice, rate, and term.

We offer conventional loans with low down payments, or you can use a gift of equity or monies from family. Loan decisions are made locally - at our West Roxbury office - and you can count on a smooth application process. The best news is that we service your loan directly from our office.

Contact one of our friendly Loan Officers today at (617) 325-1999 to begin the application process, or stop by our office (plenty of free parking) at 156 Spring Street in West Roxbury.

Visit energycreditunion.org for more information.



Save With 0% Financing Through the Mass Save® HEAT Loan!

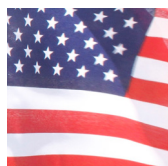
Visit www.energycreditunion.org, or www.MassSave.com/HEATloan for more information.



Call Mass Save at (866) 527-7283 to schedule and complete a home energy assessment and learn more about eligible energy saving improvements such as:

- Energy Star® Windows
- Attic, Wall or Basement Insulation
- High Efficiency Heating Systems
- Solar Hot Water Systems
- Energy Star® Thermostats
- High Efficiency Domestic Hot Water Systems

These projects may be eligible for 0% financing through the HEAT Loan program. Please call us for more details.



Holiday Closings

Monday, April 17 - *Patriots Day*
Monday, May 29 - *Memorial Day*
Monday, July 4 - *Independence Day*

Energy Credit Union's 19th Annual Scholarship Program



The William C. Reynolds Memorial Scholarship of \$2,000, along with three scholarships in the amount of \$1,000, are available to winning applicants through the Annual Scholarship Program.

Administration:

The Credit Union President, Chairman of the Board, and Scholarship Committee will administer the scholarship. The decisions of the Scholarship Committee are final and binding on all administration matters. The awards program is not liable for conduct, debts, or personal affairs of any scholarship applicants or recipients.

Eligibility:

1. Applicant must be a member in good standing of the credit union and maintain his or her own share account or be the first name on a joint account.
2. Recipient of award must be a high school or vocational school graduate of the same year of the drawing and/or presently attending a full time continuing program at an accredited school (undergraduate level).
3. Must be accepted to an accredited two-year, three-year, or four-year college, university, vocational, technical, or business school.
4. A member is only eligible to receive an award once.
5. There is no special requirement; however, it will be the credit union member's responsibility to submit his or her name to the credit union on a form, which the credit union will provide (see below), prior to the regular June meeting of the Board of Directors.

6. A random drawing will be held at the regular June meeting of the Board of Directors.
7. Four (4) awards will be drawn and four (4) alternates will also be drawn. In the event any recipient does not utilize the award within six (6) months, it shall be awarded to the alternate in order drawn.
8. Members already enrolled and participating in an educational program beyond high school or preparatory school are eligible for an award.

The Awards:

1. One (1) William C. Reynolds Memorial Scholarship for \$2,000 will be given to one (1) winner drawn. Three (3) awards of \$1,000 dollars each will be given to three (3) winners drawn. All awards will be made directly to the recipient and may be used toward tuition, room and board, or other directly related school expenses.
2. Payment will be made to the recipient at the beginning of the second semester or, in the case of technical schools, upon completion of half the year's courses. The recipient must provide the committee a copy of first semester grades and second semester bill, along with proof of enrollment.
3. The committee reserves the right to deny payment to an at risk student, in which case the award will be given to an alternate.

Energy Credit Union Annual Scholarship Enrollment Form:



Member's Name _____

Address _____

High School _____ Date of Graduation _____

School Attending/Planning to Attend _____

Date of Birth _____ Email: _____

RETURN TO THE AWARDS COMMITTEE BY JUNE 19, 2017

West Roxbury Main Office: 156 Spring Street, West Roxbury, MA 02132 • Phone: (617) 325-1999 • Fax: (617) 325-1993

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.

