



Nationalgrid Employees,
We Are YOUR Credit Union!

www.energycreditunion.org

February Car Loan Special

New, Used or Refinance to lower rate
Rate as low as

1.99% APR*

APPLY TODAY

*APR-Annual Percentage Rate. Payment sample: Borrow \$20,000 for 3 Years at 1.99% and your cost per \$1,000 borrowed is \$28.64 per month. Subject to underwriting approval. Inquire within for full details and disclosures. Rate can change at anytime. Limited time offer.



Home Equity Line of Credit

Prime -1% APR* for Life!
NO Closing Costs, NO Annual Fees

*APR is Annual Percentage Rate and will be variable based on index minus a margin for the life of the loan. Prime rate is the Wall Street Journal prime rate as of the last business day of the month. Sample Payment information for a Home Equity LOC: A loan with a principal balance of \$10,000 at 2.25% (prime -1%) would require a payment of \$150 with approximately \$33.97 applied to interest and \$116.03 applied to principal in a 31 day month. Maximum rate is 18%. Floor rate is 2.25%. Rate subject to change without notice. Properties must be located within 100-mile radius from Energy Union's office. Combined loan-to-value of 80% or less with minimum of \$25,000 initial draw maximum line at \$150,000. Early termination fee of \$500 applies for lines closed within 36 months. Membership requirements apply.



Interested in Savings Through Energy Efficiency?

0% Interest Free Loans*
Schedule Your Assessment Today!

*Program Terms and Requirements: Customers must meet program eligibility requirements to participate. Eligibility for the HEAT Loan is based on findings from the Home Energy Assessment and requires pre-approval. Some restrictions apply and offers are subject to change or cancellation. Financing is subject to credit approval from a participating lender. A verification inspection of the completed work is required for all customers receiving financing to ensure compliance with program requirements. Additional terms and conditions apply.



NMLS# 470307

Energy Credit Union - Every Member Counts. Every Member Gains.

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All deposits fully insured by an agency of the U.S. Government. The shares and deposits of this credit union in excess of NCUA limits are insured by the Massachusetts Share Insurance Corporation up to the limits set by Massachusetts law. Equal housing lender. Federally insured by NCUA.