

Quarterly NEWS

Winter 2020

Community News

Festival of Trees

This year NESC's Festival of Trees submission was named "A Coral Christmas". As the name implies, it has an ocean theme. We would like to thank Stephanie Demarais & Sabrina Hildreth for taking the time to put together such a fun tree!



Online Account Opening

NESC members may now open a share draft, certificate, additional savings or Christmas Club through Online Banking or our Mobile App. This exciting new feature will save you time by allowing you to open additional sub-shares in under 5 minutes.

Login to the Mobile App and look for the "open an account" link under the "more" tab.

Login to Online Banking and look for the "open additional accounts" link under services.

NESC would like to encourage all of our members to consider opening a Christmas Club. In 2019, NESC members saved over \$600,000 towards Christmas. We would love to have you be one of those people in 2020.

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.

Take advantage of this offer today!

See a Member Service Representative in our branch

Visit us online at www.nescfcu.org

Call us at **978-688-8800**

*APR = Annual Percentage Rate. A 4% balance transfer processing fee applies to each balance transferred between January 7, 2020 and March 31, 2020. 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 22, 2020

The business meeting and the election of two directors will be the order of business. The Nominating Committee has selected the following candidates for the two board positions:

Ronald Martin- Has been a member of the credit union since 1961. Ron has had a successful career working at the IRS (38 years) and the City of Lawrence (10 years). Ron has served on the Lawrence Housing Authority, the Lawrence Redevelopment Authority and the Lawrence Registrar of Voters. He is also active in many civic and fraternal organizations around the Merrimack Valley. During the Summer, you will find Ron spending his days at Salisbury Beach.

Kenneth Stackhouse- Has been a member of NESFCU since 1975. Ken has served on NESFCU's Board of Directors for 6 years and has previously served on NESFCU's credit committee. Ken retired from the IRS after 34 years of serving as Examination Operations Manager and Chief of Planning and Analysis for Compliance, as well as many other managerial and analytical positions. He enjoys watching new England sports teams, especially the Red Sox. He has been married for almost 30 years to his wife, Diane.

Nominations for vacancies may also be made by petition, filed no later than February 14, 2020. 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 2020.

Methuen Branch

244 Pleasant Street
Methuen MA 01844

Monday through Wednesday

8:30am - 5:00pm

Thursday and Friday

8:30am - 6:00pm

Saturday

8:30am - 12:00pm

Lawrence Branch

14 Amesbury Street
Lawrence MA 01840

Monday through Friday

8:30am - 5:00pm

Saturday

8:30am - 12:00pm

Andover IRS Branch

(IRS employees only)
310 Lowell Street
Andover MA 01810

Monday, Tuesday, Thursday, Friday

8:30am - 4:00pm

Wednesday

8:30am - 1:00pm

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