

Quarterly NEWS

Fall 2019

Fee Schedule

It has been 6 years since NESC did a review of its fee schedule. The most recent review had the following goals:

- Simplifying the fee schedule for both our membership and employees
- Keeping our fees low

The new fee schedule will take effect on **January 1, 2020**.

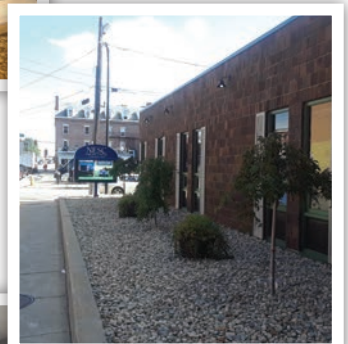
Checking Accounts	
Classic – Fee if balance falls below \$200	\$3 per month
Easy – No minimum balance	No Fee
Christmas Club Accounts	
Early Withdrawal	\$10
Debit Card	
Non-NESC ATM Transactions	
First 6 per month	free
Greater than 6 per month	\$1 over 6
Debit Card Replacement	\$10
Miscellaneous	
Account Closed within 90 days	\$25
Account Research (half hour minimum)	\$15 per half hour
Credit Union Check Paid to third party	\$3
Credit Union Money Order	\$3
Cash Check (non-member)	\$10
Dormant Account (no activity 365 days)	\$5 per month
Insufficient Funds (ACH/Check) - Unpaid	\$25
Insufficient Funds (ACH/Check) - Paid	\$25
Loan Payment Deferment/Skip-A-Pay	\$25
Loan Subordination	\$100
Returned Deposit Items	\$10
Returned Mail/Bad Address	\$2.50 per month
Stop Payment	\$25.00
Wire Transfer (Domestic)	
Incoming	\$10
Outgoing	\$25

NESC Credit Union Renovation

Have you noticed something different about our Lawrence branch? We invite you to stop by and check out the changes.



Removed the canopy and renovated the ramp



New landscaping and signs



Renovated the employee kitchen and bathrooms

Beat Your Rate By At Least 1% APR*

We can help save you money by reducing your current auto loan interest rate by *at least 1% APR**. By refinancing your auto loan from another bank or credit union, the extra interest you would pay to them stays in your pocket.

A 1% APR* savings on a \$15,000 auto loan for 5 years can save you up to \$400 over the life of the loan!

*APR – Annual Percentage Rate. Credit Qualifications apply. Membership is required. Offer good until 9/1/2019 through 12/1/2019 and may be withdrawn at anytime. Not valid on existing NESCU loans. Lowest rate available is 2.99% APR 60 months. Repayment amount would be 17.97 per \$1000 borrowed.



Vehicle Rates

5 Year Term.....	2.99% APR*
6 Year Term.....	3.49% APR*
7 Year Term.....	3.99% APR*

*APR = Annual Percentage Rate. APR based on creditworthiness. Rates subject to change based on credit scoring. Rates subject to change without notice. Property Insurance is required on all vehicle and real estate secured loans. Applicants must qualify for membership with NESCU Federal Credit Union. VSI Fee is added on all vehicle secured loans.

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**.



nescfcu.org • (978) 688-8800

NESCU
CREDIT UNION