



Notice of Annual Shareholders' Meeting

In accordance with Section 1760 of the Federal Credit Union Act, as amended, the members are hereby notified of the Annual Meeting for 2018 to be held at the Merrimack Valley Golf Club, 210 Howe Street, Methuen, MA, 01844, on Thursday, April 25, 2019 at 6 pm.

Members will be elected to the Board of Directors. The 2018 dividends will be provided and reports of officials will be given. Tickets for one beverage and an appetizer selection are on sale now for \$5 at the Credit Union office to primary members only.



Great rates - every time!

Rates as low as

1.99%
APR*
Apply Online

Whether you're looking for a vehicle to get you from A to B or looking to upgrade to your dream car, we have the loans to help you drive away in a car that suits *your lifestyle.*

*Annual Percentage Rate (APR) as low as 1.99% for 36 months; estimated monthly payment of \$28.64 per \$1,000 borrowed. The rate may vary depending on each individual's credit history and underwriting factors. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice.

Choose our VISA to suit your lifestyle!

You can now select our Rewards VISA to earn points on your purchase. We are offering a special introductory rate for the first 6 months you have the card and then it reverts to a variable rate or if your prefer, we still also have our low, fixed rate Platinum VISA.



Use TurboTax® Online to do your taxes and be automatically entered to win \$25,000!

We have teamed up with TurboTax, an easy-to-use program that will guarantee that you get your taxes done right. Our members will save up to \$15 on TurboTax federal products. If you complete your taxes with TurboTax Online by February 14, you will automatically be entered to win the \$25,000 grand prize or one of twelve \$1,000 first prizes.

For more information or to start your taxes for free, visit https://turbotax.intuit.com/microsite/home.htm?priorityCode=5615700000&cid=all_0meth_ue2_aff_5615700000

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Will your heating system make it through the winter?



Would you like to make your home more energy efficient? We are a participating institution with the MassSave Heat Loan program.

Check www.masssave.com for details, or call our office at 978-686-1471 for additional information.

2019 College Scholarship Opportunities Available Now!

Cooperative Credit Union Association Scholarship – \$1,500 scholarship to an applicant in our chapter. Due by 3/1/19.

Methuen Credit Union Scholarship – We award three \$500 scholarships to local students planning to attend college in the fall. Due by 3/29/19.

Arthur Nicholson Memorial Scholarship – \$500 scholarship in memory of Arthur Nicholson. Due by 3/29/19.

Important Reminders - Member Info Updates

If you have any changes in your email, address, telephone numbers, or name, please update your information with us. Provide us with your cell phone numbers to help prevent fraud.

Notify our office when traveling to avoid any disruption of card service.

Remember to save your VISA statements

Every January we randomly select a month from the prior year and offer a 5% rebate on credit card purchases* for that entire month. If you do not already have a VISA card, apply today so you don't miss next year's rebate!

*\$200 maximum rebate

Always guard your identity

Never give your personal account information to anyone unless you have initiated the contact. Our VISA and Mastercard® card services are set up to verify your identity when you contact them through your phone number, Social Security number, and date of birth.

Time to switch to Sprint

Get \$100 Per New Line on Unlimited Lines

Credit Union members get \$100 per line in cash rewards for every new line activated with Sprint® — and, for a limited time, this offer is available on unlimited lines.* Plus, you'll receive \$100 in loyalty cash rewards every year. If you're already a Sprint customer, get a \$100 loyalty cash reward every year just by signing up for the program.

Take advantage of this limited time offer today!
Visit LoveMyCreditUnion.org/Happy to learn more.

*Restrictions apply.

Help us help others!

During the winter months we will be holding a drive for blankets and warm clothing to benefit those in need in our area. We are seeking donations of the following items:

**BOOTS | COATS | GLOVES | HATS
MITTENS | SCARVES**

Please bring in new or clean gently used items to help local families this winter. Every item helps.

ELECTRONIC SERVICES

Online Banking and Bill Pay

It's easy to keep track of your finances with our online services all in one easy place! Check balances, view account activity, transfer funds and pay bills. You can even purchase gift checks along with a card! Why purchase stamps or mail bills?

Mobile Banking

Banking at your fingertips 24/7 from any mobile device.

e-Statements

Avoid unnecessary clutter by viewing your statements online. We ask all online users to sign up for e-Statements. Avoid a paper statement fee and join the world effort to conserve natural resources!

Remote Deposit

Deposit checks with a click of the camera on your phone!

SEE US AND SAVE!

We have student checking and VISA accounts, no fee checking, Debit Cards, and inexpensive checks.

Upcoming Holidays:

CLOSED

Presidents' Day, Monday, February 18, 2019



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www.methuencreditunion.com



Equal Housing Lender