

Quarterly NEWS

Summer 2021

Annual Meeting Announcement

October 20, 2021

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

Elaine Sullivan - Currently NESC President of the Board. Elaine worked for the NESC Credit Union for over 40 years in a variety of roles before retiring as the CEO in 2016. She has her undergraduate from Salem State College and her master's degree from Lesley University. She enjoys spending time with her family and friends and riding her horse.

David Solomon - Currently a member of the NESC Board of Directors. After 30 years, David retired as a Lawrence Firefighter and former union leader. He has over 25 years of Board experience between the former Lawrence Firefighters Credit Union and NESC Credit Union. He stays young by spending a great deal of his time with his grandchildren.

Nominations for vacancies may also be made by petition, filed no later than August 21, 2021. If interested, please contact the nominating coordinator at **978-645-6951** or by email at **nesc308@nescfcu.org**.



Fraud Notice

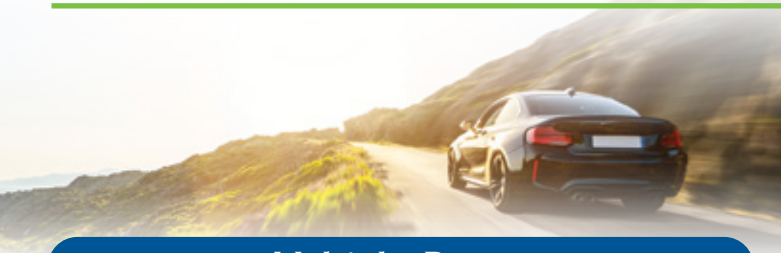
In some cases, fraud is not preventable and the best you can do is mitigate the damage. However, in many cases you can prevent the fraud from ever occurring.

NESC has created a page on our website dedicated to informing you of the most common fraud that we see here at the credit union and how to prevent it. Check it out at **www.nescfcu.org/resources/antifraud**.

Online chat



You can now chat with an NESC employee during our business hours. You can access the chat through Online Banking by clicking the chat link in the top right corner. You can also access chat through the Mobile App under the “more” tab.



Vehicle Rates

5 Year Term.....	1.99% APR*
6 Year Term.....	2.49% APR*
7 Year Term.....	2.99% 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 NESC Federal Credit Union. VSI Fee is added on all vehicle secured loans.



HOME EQUITY LINE

The right time to setup a home equity line of credit is BEFORE you need it. Much like a credit card, you can setup the line of credit now, while home prices are high, and use it in the future when you are in need of funds quickly.

Our home equity lines have:

- No annual fee
- No lender closing costs
- No interest charges if you have no balance
- No appraiser coming into your home

Our typical home equity line is able to be setup within three weeks.

Contact our mortgage department today at **978-688-8800** or apply online at **www.nescfcu.org**.

Methuen Branch

244 Pleasant Street
Methuen MA 01844

Monday through Friday

8:30am - 5:00pm

Saturday

8:30am - 12:30pm



Lawrence Branch

14 Amesbury Street
Lawrence MA 01840

Monday through Friday

8:30am - 5:00pm

Saturday

8:30am - 12:30pm



Andover IRS Branch

(IRS employees only)
310 Lowell Street
Andover MA 01810

Temporarily Closed

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**.

