

Quarterly NEWS

Fall 2020

Branch Lobbies Safely Reopen

NESC was among the first to reopen our lobby after the lockdown ended. We understood that our members needed us as much as we needed our members.

Over the past few months, NESC has instituted many changes which has allowed us to return to relatively normal operations. NESC is dedicated to providing a safe environment for members and employees while continuing to effectively service our membership.

Do you have a friend, family member or coworker whose financial institution was not there for them during the lockdown? Refer them to NESC and you could each receive \$50 through our Refer-A-Friend program.

Go to nescfcu.org/resources/current-nesc-events for details and guidelines.

\$50
For You

\$50
For Them



Branch Alternatives

For members who would rather avoid the branch, take advantage of the following branch alternatives:

Online Banking – View your account balances, make transfers from NESC or other banks, pay bills, view bank statements, view your credit score, change your address and phone number.

Mobile App – View your account balances, make transfers from NESC or other banks, pay bills, view bank statements and view your credit score. Use Mobile Deposit to deposit checks directly to your account.

ATM Deposits – Lawrence and Methuen ATM's can now accept check and cash deposits!



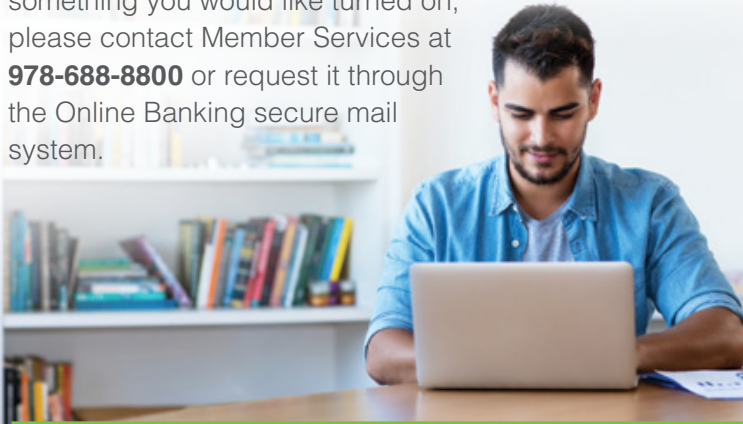
Online Loan Closing – You have always been able to apply for a loan online but did you know that you can now close your auto, Visa, personal loans online?



Online Banking Tips

Linking to Other Memberships

NESC has the ability to link your Online Banking to every account which you are primary and joint. This will allow you the ability to view and make transfers between all of the accounts you are on with NESC. If this is something you would like turned on, please contact Member Services at **978-688-8800** or request it through the Online Banking secure mail system.



Virtual Annual Meeting

Keep a look out for an announcement for our Virtual Annual Meeting which will be happening later this fall.



Home Equity Rates

Home Improvement Loan (No Equity Required) ... **5.99% APR***

10 Year Home Equity Loan Rates as low as **3.99% APR***

15 Year Home Equity Loan Rates as low as **4.49% APR***

Home Equity Line of Credit Rates as low as **3.00% APR****

*APR = Annual Percentage Rate. APR based on credit worthiness.
^Rate is variable based on Wall Street Journal Prime Rate and is set to Prime -.25% based on credit worthiness. Adjust monthly with a floor rate of 0.00% and a ceiling of 18%. Property insurance will be required for real estate secured loans and lines.

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

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**.

