

# CHELSEA EMPLOYEES FEDERAL CREDIT UNION

205 City Hall  
Chelsea, MA 02150  
Phones (617) 884-3599  
Fax (617) 889-6740  
24-Hr (877) 689-9205  
www.chelseaeacu.org

## OFFICE HOURS

Monday	8:30 - 3:30 PM
Tuesday	8:30 - 7:00 PM
Wednesday	8:30 - 3:30 PM
Thursday	8:30 - 3:30 PM
Friday	8:30 - 12:00 PM

1st Quarter 2016

Serving the Employee of the City of Chelsea, Chelsea Housing Authority and Chelsea Restoration Corp.

## Start the New Year Right

Spend the New Year in In Your  
Dream Car!

NEW CAR LOANS -  
2.90% APR\* for 72 months

USED CAR LOANS -  
3.90% APR\* for 72 months

\* with Payroll Deduction or Direct Deposit  
Used Car Special is for 2012-2015 model years

## CEFCU DEBIT CARD HINTS

Here are a few helpful hints to help you safely get the most out of your Chelsea Employees FCU ATM/Debit MasterCard:

- ◆ Many countries are automatically blocked for foreign transactions to reduce fraud; LET THE CU KNOW WHEN YOU ARE TRAVELING SO WE CAN FLAG YOUR CARD FOR THAT DESTINATION FOR THE DURATION OF YOUR TRIP.
- ◆ Our fraud monitoring service will NEVER ask for your PIN, CVV or Social Security #. They will only verify suspicious transactions. Return their call to ensure your card will not be restricted.
- ◆ Your limit is \$300/day for ATM activity & \$1000/day debit card.
- ◆ Review transactions regularly online or through your mobile app.
- ◆ Report lost cards immediately with the CU at 1-617-884-3599 or by calling the After Hours Hot Card line at 1-800-472-3272
- ◆ Find AllPoint surcharge-free ATM's at [www.AllpointNetwork.com](http://www.AllpointNetwork.com)

## ANNUAL MEETING MARCH 23, 2016

The Annual Meeting for members of the Chelsea Employees FCU will be held on **Wednesday, March 23, 2016 at 4:05 PM at Chelsea City Hall**. The Nominating Committee has met and recommended the following candidates to serve on the Board of Directors:

Monica Ford – Treasurer/Collector, Town of Winthrop;  
Barbara Martin – Business Manager, Chelsea Public Schools;  
David Flibotte – Sergeant, Chelsea Police Department.

Nominations for vacancies on the Board of Directors may also be made by petition. They must be signed by at least 20 members, include a statement of qualifications and accompanied by a signed certificate from the nominee stating that they will serve if elected to office. These nominations must be submitted to the Nominating Committee by February 5, 2016. Send nominations to:

Chelsea Employees FCU  
500 Broadway, Room 205  
Chelsea, MA 02150

The election will be conducted by ballot, during business hours, at the credit union office, from **Monday, March 21, 2016 to Wednesday, March 23, 2016**.

In the event that there is only one nominee to be filled for each position, the Secretary will cast one ballot for the slate of nominees. A list of all nominees will be posted in the credit union office by February 9, 2016.

## LOAN RATES

LOAN TYPE	TERM	RATE
NEWAUTO's	72 Mos	2.90%
<b>USED AUTO's</b>		
2012-2015	72 Mos	3.90%
2008-2011	60 Mos	4.90%
2004-2007	48 Mos	6.90%
2003 & Older	36 Mos	8.90%
All Rates based on 10% down or trade GAP & MRC Coverage available - save \$\$\$.		
100% Financing available on all model years		
<b>PERSONAL LOANS</b>	12 Mos	9.90%
\$5,000 Maximum	24 Mos	11.90%
	36 Mos	13.90%
<b>AUTO &amp; HOME INS</b>	12 Mos	9.90%
<b>EDUCATION TUITION</b>	36 Mos	9.90%
<b>SHARE SECURED</b>	60 Mos	3.25%
<b>HOME EQUITY</b>	180 Mos	4.00%
Rates listed above are for loans paid through payroll deduction or ACH.		
Credit Life Insurance Premium	\$0.61/\$1000	
Credit Disability Insurance Prem	\$1.31/\$1000	

## DIVIDEND RATES

SHARE TYPE		RATE	APY
<b>SAVINGS</b>	Min Avg. Bal.		APY
TIER I	\$25.00	0.10%	0.10%
TIER II	\$20,000.00	0.20%	0.20%
TIER III	\$50,000.00	0.30%	0.30%
TIER IV	\$100,000.00	0.40%	0.40%
<b>IRA SHARE S</b>		0.50%	0.50%
<b>CHECKING</b>		0.10%	0.10%

## Online Financial Safety Tips

The internet makes many everyday tasks faster and more convenient, like shopping, researching products, banking, searching for health information, and communicating on the go.

It's important for you to take charge of your online financial safety by:

- Securing your wireless network
- Use Security Software that updates automatically
- Treat your Personal information like cash
- Give personal information over encrypted websites only
- Protect your passwords
- Back up your important files

The internet is a public network so protect yourself and your financial information by learning how to safeguarding your financial information.

## Access Your Credit Report

### AnnualCreditReport.com

provides the only authorized free annual access to your credit report under federal law.

### The Fair Credit Reporting Act (FCRA)

requires each of the nationwide consumer reporting agencies

— Equifax, Experian, and TransUnion —

to provide you with a free copy of your credit report, at your request, once every 12 months.

You may order your reports from each of the three nationwide consumer reporting agencies at the same time, or you can order your report from each of the agencies one at a time.

[www.ftc.gov/bcp/edu/microsites/freereports/index.shtml](http://www.ftc.gov/bcp/edu/microsites/freereports/index.shtml)

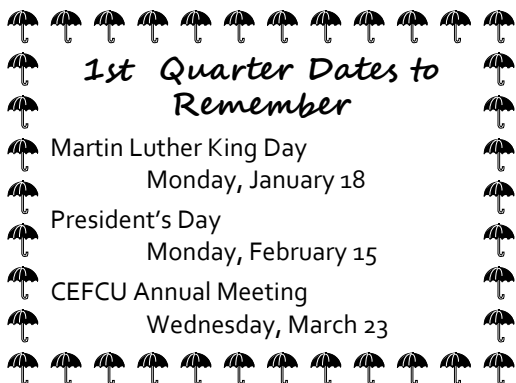


## THANK YOU

### TO OUR CREDIT UNION MEMBERS

The Board of Directors, Management and staff of the Chelsea Employees Federal Credit Union thank our members for their tremendous loyalty and support and to wish you the very best for 2016!!!

**Thank you for being part of our Credit Union Team,  
and have a happy, safe and healthy New Year!**



### 1st Quarter Dates to Remember

Martin Luther King Day  
Monday, January 18

President's Day  
Monday, February 15

CEFCU Annual Meeting  
Wednesday, March 23

## 2016 GLEASON SCHOLARSHIP

The Credit Union will have applications available in February for the \$500 James A. Gleason Scholarship. This scholarship was named in memory of

**James "Uncle Gus" Gleason (1901 - 1990)**  
who served as the Treasurer/Manager of the  
Chelsea Employees FCU for over 40 years

