



**CREDIT UNION OF THE BERKSHIRES**  
**744 Williams Street**  
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**(413) 443-1313**

**WELCOME TO CREDIT UNION OF THE BERKSHIRES E-NEWSLETTER!**

Visit our Website: [www.cuotb.org](http://www.cuotb.org)



President's Day was originally celebrated to honor George Washington's and Abraham Lincoln's birthdays. It was originated in the 1880's by designating certain holidays to give workers several long weekends throughout the year. The day is sometimes used to commemorate the birthdate and lives of all U.S. Presidents. It is usually marked with public ceremonies in Washington DC and around the whole country.

Enjoy Your President's Day!

**Did you Know . . .**

- Valentine's Day began in Ancient Rome as a pagan festival called Lupercalia, with the celebration dedicated to the Roman god of agriculture Faunus, and to Romulus and Remus, the founders of Ancient Rome.
- The holiday officially became associated with love and romance in the 1300s when it was Christianized and declared on February 14<sup>th</sup>

as "St. Valentine's Day".

- Saint Valentine could have been more than one person. The most common "founder" of St. Valentine's Day was the Saint Valentine who defied Emperor Claudius II who banned marriage because of his belief of distracting his soldiers. Valentine thought differently and illegally married couples until he was caught.
- The first Valentine was sent in the 15<sup>th</sup> century and was a poem written by a French medieval duke named Charles who wrote it to his wife in 1415. He penned this note while a prisoner in the Tower of London.
- The first Valentine's Day Cards weren't massed produced in the US until 1840 sold by Esther A. Howland, who is known as the "Mother of the American Valentine".
- About 55% of American celebrate Valentine's Day and spend an estimated \$19.6 million with more than \$1.8 million on candy alone. The first heart-shaped chocolate box was first introduced in 1861 created by Richard Cadbury.
- Americans send 145 million Valentine's Day Cards each year.
- The Valentine's Day gift people spend the most on is jewelry.



## CREDIT CARDS!

Credit Union of the Berkshires now offers

## CREDIT CARDS

Stop by our lobby and fill out an application!



**Build your savings with our  
CD Rates!**

**12 MONTH CD            1.71%\*APY  
(one time bump-up)**

**24 MONTH CD            1.71%\*APY**

**36 MONTH CD            1.71%\*APY**



**HOME EQUITY LINES and  
LOANS!**

**\*\*Home Equity Line of Credit:  
4.75%\* Variable Rate, Prime, Maximum  
Rate 17%**

**\*\*Home Equity Loan/Fixed Rate:  
Up to 15 Years 4.75%\***

**Payments per \$1,000.00    \$7.75**

**\*\*Homeowners insurance required, payment  
does not include taxes or insurance,  
NMLS#774839**

**\*Rates based on credit history and credit  
qualifications. Rates subject to change.**



**RECREATIONAL VEHICLES!**



## ENJOY OUR FEBRUARY AUTO LOAN RATES!

New Cars 2019-2020 **3.80%\*** APR  
for up to 6 Years!

Used Cars 2015-2019 **4.50%\*** APR  
for up to 5 1/2 Years!

Used Cars 2012-2014 **6.00%\*** APR  
for up to 5 Years!

Used 2011 & older **6.50%\*** APR  
for up to 5 Years!

*\*Rates based on credit history and credit qualifications. Rates subject to change.*

**Save Money! Refinance  
with Us with our Low  
Rates!**

3 - 5 Years

4.75%\*APR

5 1/2 Years

5.00%\*APR

6 Years

5.25%\*APR

*\*Rates based on credit history and credit qualifications. Rates subject to change.*



## FALL IN LOVE WITH OUR PERSONAL LOANS!

**12.99%\* APR**

Up to 4 Years!

*\*Rates based on credit history and credit qualifications. Rates subject to change.*

## Service Spotlight

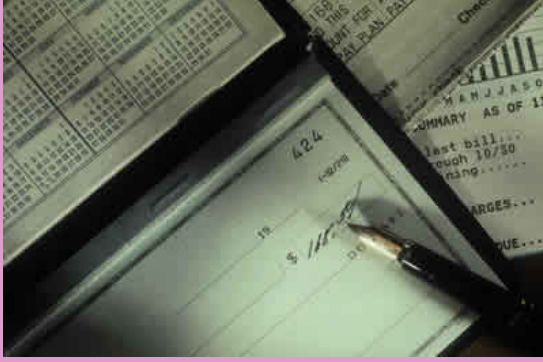
- *Have you moved?*
- *Changed your phone number?*
- *Updated your e-mail address?*

Let us know if any of your contact information has changed so we can stay in touch.



## Good to Know . . .

When dating legal and professional documents like checks, don't abbreviate the year 2020 to a "20". Police from Maine have posted on Facebook that it's easy for fraud to occur by the date



being modified to earlier years on documents. By writing the full year, this could potentially save trouble down the road. So make sure to write out the full year 2020 and not abbreviate.



**REMEMBER . . .**

**CREDIT UNION OF THE BERKSHIRES will be CLOSED on Monday February 17, 2020 in observance of PRESIDENT'S DAY**

**Keep Up to Date on all the news from Credit Union of the Berkshires!**

## **CREDIT UNION OF THE BERKSHIRES**

### **MISSION STATEMENT**

The Credit Union of the Berkshires will provide all members with a fiscally stable credit union that delivers: meaningful financial services, competitive priced loans and deposit products, and quality member service.

### **VISION STATEMENT**

The Credit Union of the Berkshires is committed to offering competitive products and services that will translate to members achieving financial security in a diverse and changing community.