



# MEMBERLINK

## CURRENT LOAN RATES

Rates Effective from January 1, 2018

**AUTO LOANS** APR\*\* Pym per \$1,000

### CREDIT QUALIFIED RATES

#### New Auto (17-18)

3 Years – 2.74%	\$28.96
4 Years – 2.74%	\$22.02
5 Years – 2.74%	\$17.85
5 ½ Years – 2.74%	\$16.34
6 Years – 2.74%	\$15.08

#### Used Auto (13-17)

3 Years – 2.74%	\$28.96
4 Years – 2.74%	\$22.02
5 Years – 2.74%	\$17.85
5 ½ Years – 2.74%	\$16.34

#### Used Auto (10-12)

3 Years – 2.74%	\$28.96
4 Years – 2.74%	\$22.02
5 Years – 2.74%	\$17.85

#### Used Auto (09 & Older)

3 Years – 5.25%	\$30.08
4 Years – 5.25%	\$23.14
5 Years – 5.25%	\$18.99

\*\* Annual Percentage Rate

### PERSONAL LOAN

3 Years – 14.99%	\$34.23
4 Years – 14.99%	\$27.49

### HOME EQUITY LINE OF CREDIT

4.25% Variable Rate, Prime  
Maximum Rate 17%

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



## A Message to Our Members...

On Behalf of the Board of Directors and staff at CUB, we would like to wish you and your family a Happy, Healthy, and Prosperous New Year!

We would like to thank you, our members, for doing business with us in 2017. Our staff is always ready to help you with your financial needs—so stop in and see us... We look forward to serving you again in 2018!

**PLEASE NOTE:** This will be the last paper mailed newsletter! Going forward you will be able to obtain/read our **MEMBERLINK** by signing on to our website. There will be limited quantities in our lobby.

## NEW YEAR – NEW RIDE WITH OUR LOW AUTO LOAN RATES!

**NEW AND USED AUTO LOANS**

Payment per \$1,000.00 (\$15.08 - \$28.96)

\*Rates based on Credit History & Qualification

### IRA Contributions for 2018

You have until April 15, 2018 to make your 2017 contribution. You can make up to a \$5,500.00 contribution. If you are over 50, you can make a \$6,500.00 “catch-up” contribution.



### 2018 Scholarship Program

CUB will be awarding one (1) \$500.00 scholarships to a local high school graduate recognizing their academic achievement, community service and leadership. Applications can be picked up after March 15, 2018 in the guidance department, available on our website, or contact the Credit Union to receive an application by e-mail.

### 2018 MA Credit Union League Scholarship

Credit Union of the Berkshires is pleased to announce that once again the Massachusetts Credit Union League, Inc. will be awarding one (1) \$1,500.00 Scholarship for 2018 to a high school senior in the Berkshires!

For details on how to apply please call Kathy Francoeur, (413) 443-1313.

2018  
Scholarships  
Available

## 2018 Annual Student Essay Contest



The Massachusetts Credit League is holding their annual Student Essay Contest for 2018! Students in the seventh and eighth grade are asked to write an essay in 250 words or less on the following topic: ***“Save, Spend, Share and Learn. What could you teach an adult to form better savings and spending habits? Please provide practical advice to adopt sound plans and to avoid poor behavior.”***

Eight winning essays will be chosen. The first prize winner will receive \$500. The seven remaining finalists will each receive \$250. In addition to the eight winning essays, there will be several honorable mention winners who will receive \$50. There will be an awards ceremony at the State House in Boston to honor the contest winners in the spring.

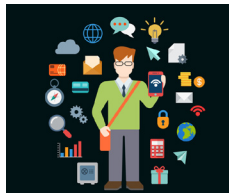
For a copy of the essay contest rules and application, Please contact Kathy Francoeur at the Credit Union of the Berkshires, (413) 443-1313.

**Coming soon!** Visa Account Updater – a service being implemented by VISA – that automatically updates your new debit card number



and/or expiration date on file to any participating merchants that you have recurring payments with. This update service will happen automatically through VISA each time your card is renewed or anytime you receive a new card with a new number. No more hassle of re-entering or re-submitting your payment info, declined payments or service interruptions due to new cards! VISA will enroll you and there is nothing you need to do to initiate the service. However, it is important to know that participation does not relieve you of the obligation to ensure that merchants have your correct debit card information on file. Additionally, neither VISA nor Credit Union of the Berkshires can guarantee that updates will be communicated to merchants prior to the next billing date. When this service takes effect, you may choose to opt-out. As the effective date gets closer, more information will be provided via our website and in the lobby.

## LIVE Home Banking has arrived!



Credit Union of the Berkshires is pleased to announce that in October 2017 the NEW Home Banking LIVE system premiered! Members who use Home Banking now see their transactions in REAL TIME! Up-to-the minute account balances and transactions, keep track of your money day and night—no more waiting for downloads or updates! After a one time re-enrollment process, Home Banking Members are on their way to easier, smoother banking on line!

01/01/18 New Year's Day  
01/15/18 Martin Luther King Day  
02/19/18 Presidents Day  
05/28/18 Memorial Day  
07/04/18 Independence Day



09/03/18 Labor Day  
10/08/18 Columbus Day  
11/22/18 Thanksgiving  
12/25/18 Christmas Day  
01/01/19 New Year's Day

### Our Mission

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

### Address and Contact Info

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### Email Us

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**Bailey Prescott**

*Teller*

Bailey@cuotb.org

**Amy Reese**

*Teller*

### Office Hours

Monday - Friday: 9:00AM - 4:30PM

Saturday: 9:00AM - 12:00PM

### Drive Up Window

Monday - Friday: 8:30AM - 5:00PM

Saturday: 8:30AM - 12:00PM



Stay connected with your Credit Union! Check out our new FACEBOOK page! Add us to the businesses you LIKE!



**413-443-1313 • www.cuotb.org**