



MEMBERLINK

CURRENT LOAN RATES

Rates Effective from January 1, 2019

AUTO LOANS

CREDIT QUALIFIED RATES

APR * PYM PER \$1,000

New Auto (18-19)

3 Years – 3.49%	\$29.30
4 Years – 3.49%	\$22.35
5 Years – 3.49%	\$18.19
5 ½ Years – 3.49%	\$16.68
6 Years – 3.49%	\$15.42

Used Auto (14-18)

3 Years – 4.35%	\$29.58
4 Years – 4.35%	\$22.66
5 Years – 4.35%	\$18.51
5 ½ Years – 4.35%	\$17.07

Used Auto (11-13)

3 Years – 6.25%	\$30.38
4 Years – 6.25%	\$23.48
5 Years – 6.25%	\$19.35

Used Auto (2010 & Older)

3 Years – 6.25%	\$30.38
4 Years – 6.25%	\$23.48
5 Years – 6.25%	\$19.35

PERSONAL LOANS

3 Years – 14.99%	\$34.65
4 Years – 14.99%	\$27.82

**HOME EQUITY LINE OF CREDIT

5.25% Variable Rate, Prime, Maximum Rate 17%

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

**HOME EQUITY LOAN/FIXED RATE

Up to 15 Years - 5.00%

Payments per \$1000.00 - \$7.91



On behalf of the Board of Directors and the Staff at Credit Union of the Berkshires, we would like to wish all our members and their families a happy and healthy new year!

Keep Warm – with our **CD Specials for the Holidays!**

12 MONTH CD SPECIAL!
2.32%* APY (A one-time bump up)

24 Month MONTH CD SPECIAL!
2.55%

36 Month MONTH CD SPECIAL!
2.80%



Start Fresh for the New Year!
Check out our Loan Specials!

NEW AND USED AUTO LOANS

Starting at
3.49%* APY
Payment Per \$1,000
\$15.42-\$30.38

*Rates based on
Credit History & Qualification
*Rates Subject to Change

PERSONAL LOANS

Starting at
14.99%* APY
Payment Per \$1,000
\$27.82-\$34.65

*Rates based on
Credit History & Qualification
*Rates Subject to Change



MAKE MONEY BY CLEANING OUT YOUR CLOSET – Streamlining your closet clutter can be really good for your wallet.

Are you a clutter bug?

Do you have clothing that you haven't worn in a while?

1) CONSIGN IT

For clothing that is higher-quality or designer names, consider consignment. The agreement is simple: you enter into an agreement with the operator to sell your items for a slice of the profit. For an online store, send an updated photo of your clothing. This way there are more ways to sell than your neighborhood store. Shipping and handling might be involved – some companies offer it for free, some don't. When your item sells, the store takes a percentage, so compare shops for the best deal.

2) HAVE A YARD SALE

Get out the tables, chairs and clothes hangers. Showing off clothing in a yard sale may take a few extra steps but it's worth it. Clean, wrinkle-free clothing will sell faster and sometimes for twice the money. Make it simple and convenient by assembling clothing in one area. Group tops, dresses, pants, belts and shoes by pricing each category. A rolling clothing rack is an ideal way to show off clothing.

3) SWAP AND SAVE

Swap parties allow you to update your wardrobe for free and get rid of your clutter at the same time. This option can work in two ways: have a swaps party, asking invitees to drop off their own used items before the day of the event. Send out invites at least a month in advance to give attendees time to rummage around in their closets. Display all the items for the party in an organized fashion. On the day of the party, allow swappers to browse and bag what they want. (You can come up with your own swap policies) Leftover items can be donated to a local organization.



ARE YOU READY TO EMBRACE ONLINE BANKING?

Take comfort in this: Online banking is more advanced and secure than ever, experts say. Online banking has added perks for seniors who desire a piece of independence from caregivers. It is an easier way to bank and in fact keeps you closer to your money. **Log onto www.cuotb.org to get started with Online Banking today!**



We would like to thank all our members who donated socks for our BOXES OF SOCK'ES Campaign! We collected 556 pairs of socks and donated to the Berkshire Dream Center! Thank you again for your help in supporting our community!



Since 1939

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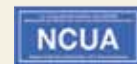
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Stay connected with your Credit Union! Check out our new FACEBOOK page! Add us to the businesses you LIKE!



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

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.