

You
Could
Save
Plenty
in 2020!



Set up a Holiday or Vacation Club account and avoid costly credit card interest charges!

Why pay-off your vacation and holiday expenses, when you could save for them instead? With a Mass Bay Club account, it's EASY to save with automatic transfers or direct deposits into the account. Then when it's time to spend, the money is ready for you to use. Stop by any branch to open yours now to start saving - today!



Are You
Paying
HIGH-Interest
On Your
Holiday
Debt?



Credit Card Rewrite Loan

as low as

8.99%
APR*

Compare to:

Macy's	26.74% APR ⁺
Best Buy	26.74% APR ⁺
Home Depot	17.99% – 26.99% APR ⁺

Why pay more to pay off your debt? To refinance, apply online, by phone or in person.

* APR = Annual Percentage Rate. Monthly principal and interest payment per \$1,000 borrowed for 48 months at 8.99% APR is \$24.88. Current Annual Percentage Rates subject to change without notice. Loan amount up to \$30,000. Rate and loan approval amount based on credit worthiness. Terms and conditions apply. Store card rates shown online as of 12/10/19.

Speak With a Mass Bay Teller – at Our ITM's!

Sometimes, you feel more comfortable speaking to someone. With our **Interactive Teller Machines** located at the **Seaport branch, 10 Park Plaza, and South Boston branch**, members can speak live with a teller by video to do their banking, just like they were at a teller window at a branch. They're super easy to use and can handle all traditional teller transactions.





0.00% APR*
**Mass Save®
 Heat Loan**

Winter is here, make your home more energy efficient! It's a simple process and application and you could save big with no interest on your qualified improvements. Visit massbaycu.org/personal/loans/ for details.

*APR = Annual Percentage Rate. Loans available up to \$25,000 with terms up to 7 years. Monthly payment is \$11.90 per \$1,000.00 borrowed. Terms and conditions apply. Subject to credit approval.

Get On The Right Path With Our Greenpath Service

This financial planning and information service provides a great advantage for Mass Bay members. Just visit massbaycu.org, select the "Resources" tab, to find Financial Education and Tools, including worksheets for budgeting/money management; information on understanding credit scores, contact information for one-on-one credit counseling, informative articles, video webinars and more!

Check it out today!



COMMUNITY CORNER



It's EASY To Apply For Mass Bay College Scholarship Money

You could grab one of four \$1,000 college scholarships for the 2020-2021 school year that we're awarding, just by submitting an easy application! Applications will be available February 1, 2020 on massbaycu.org.



Keep The Warmth Flowing!

Our winter warm clothing drive continues! Donations of new or gently used coats, gloves, scarves and socks will be accepted – and tremendously appreciated! – in our lobbies through January 31st. Please help us keep our community warmer this winter!



Federally insured by NCUA



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