

WELCOME!

We would like to introduce our staff, CEO Diane Bevilacqua, Michelle Giuvelis, our assistant manager, Stephanie Collins, our Loan Administrator, Cynthia Graham and Casey Deveau, HTM's wonderful customer service specialists. We are thrilled to be working in a banking environment where our goal is to provide personalized attention to our members, and help to make your banking decisions easier.

We offer full service banking that includes FREE checking accounts with no minimum balance, savings accounts, terms shares, summer savings, and Christmas club accounts. We proudly offer low interest rates on new and used auto, personal loans, mortgages, equity loans and more...We also offer you the option of having your payments withdrawn from your weekly, biweekly or monthly payroll.

AUTO LOAN SPECIAL

1.99% APR*

**UP TO 66 MONTHS
NO PAYMENTS UNTIL MAY 2015**

The HTM is offering new auto loans (2013-2014-2015 models) for up to 66 months with a great low rate of 1.99%.

Do you have a higher interest rate auto loan with another institution?

Refinance with the HTM Credit Union for this great deal. Call us today (978)374-7386. Don't miss out!

**APR - Annual Percentage Rate. Example: borrow \$25,000 for 66 months @ 1.99% and your monthly payment would be \$400.20*

VISA SPECIAL

8.9% APR*

Open up a new VISA Card with the HTM and complete a balance transfer to receive \$50.00 in your checking or savings account!

Minimum balance transfer is \$1000.00. We can do a balance transfer at the same low 8.9% rate!

Usually there are hefty fees to do balance transfers with other credit card companies, sometimes up to \$75.00 or more. So take advantage of this limited time offer. It could really save you money.

The HTM Credit Union prides itself on our members' satisfaction and financial success!!

Check us out at www.htmcreditunion.com LIKE us on Facebook!!



Thanks for reading, and as always the HTM is happy to have you as our member!