

SUMMER  
2019

FINANCIAL



# Track

EASY ACCESS! EASY BANKING!



ISN'T JUST OUR  
HISTORY...

IT'S OUR  
WAY OF LIFE!

## BANK MORE *Free* WITH A MASS BAY FREE CHECKING ACCOUNT

55,000 Surcharge-FREE ATMs

5,000 CO-OP Shared Branch<sup>SM</sup> Outlets

NO Monthly Fees

NO Minimums

Mobile App & Deposit\*

AND MORE!

If you're still paying those pesky fees, STOP NOW! It's EASY! Open an account online at [massbaycu.org](https://massbaycu.org) or just visit any branch.

\*Mobile Carrier fees may apply.

## YOUR MASS BAY CHECKING ACCOUNT IS YOUR PERFECT COMPANION: *Anywhere You Go!*

### GET OUR MOBILE APP — FREE!\*

- ✓ Check Balances — FAST!
- ✓ Access Accounts — EASY!
- ✓ Make Transfers & Pay Bills!
- ✓ Deposit Checks — On Your Phone!
- ✓ Find Branches & ATMs — QUICK!

Don't miss out on all the fun! You can download the Mass Bay App for your Android, iPhone or iPad from your App Store! Don't have an Android, iPhone or iPad? Just type <https://online.massbaycu.org> into your browser to access the Mass Bay App on any web enabled device.

\*Mobile Carrier fees may apply.

### SAVE BIG AT THE ATM, TOO!

Need Cash? Don't want to pay ATM fees? Not near a Mass Bay ATM?  
NO PROBLEM!

Your Mass Bay Checking Account comes with Surcharge-FREE ACCESS to cash at all **Allpoint** Network ATMs!

You can find Allpoint ATMs virtually anywhere you go, nationwide and around the globe! With over 55,000 participating ATMs, your cash is never far away. In fact, one out of every twelve ATMs in the U.S. participates!

Find them at many of these stores:

Target	Costco	Kroger	Walgreens	CVS
Winn Dixie	Speedway	Circle K	AND MORE!	

Download the Allpoint app from your app store to find the nearest ATM to where you are — or where you're going!

## CLOSE ON YOUR MASS BAY LOAN – SOMEWHERE MORE FUN!

Now there is no need to come to a branch to close your Mass Bay Auto or Personal Loan. When you apply for an auto loan or a personal loan online or by phone, everything for closing can be done through secure electronic communication. Once the closing is completed, we fund your loan without you needing to make a trip to a branch. It's that EASY! Got financing needs? Apply for your Mass Bay auto or personal loan at [massbaycu.org](http://massbaycu.org) today!



## COMING SOON: ALL NEW, ALL IMPROVED



Watch for the launch of our new and improved website which will better enhance your online experience. Keep an eye out for our new look on [massbaycu.org](http://massbaycu.org).

## LOWER YOUR CREDIT CARD INTEREST PAYMENTS

APPLY FOR OUR CREDIT CARD RE-WRITE PERSONAL LOAN AND SAVE



### OUR RATE

as low as

# 8.99%<sup>APR\*</sup>

### THEIR RATES: \*\*

Macy's	27.49% APR
Kohl's	27.27% APR
Best Buy	27.49% APR
Home Depot	17.99% - 26.99% APR

With our Credit Card Re-Write Personal Loan, you could pay off your high-interest cards and accounts with the confidence of our low fixed rate!

**Apply today online by selecting “personal loan” on [massbaycu.org](http://massbaycu.org), or just give us a call and apply over the phone. It's fast. It's EASY. And you could save BIG!**

\* 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. \*\* All competitor credit card rate information was obtained through online searches of their individual websites and is compared to the APR disclosed for purchases. Rates listed are for the Macy's Card and Macy's American Express Card, Kohl's Credit Card, My Best Buy Credit Card Preferred and My Best Buy Credit Card and Home Depot Consumer Credit Card. Information was obtained on June 24, 2019 and is subject to change at any time. The listed competitor APRs are variable rates and may vary after account opening. Accuracy of the competitor's website cannot be guaranteed. Competitor(s) may offer other credit card options.

## SPECIAL MESSAGE

from  
**PRESIDENT & CEO  
THERESA DORILAS**

### *South Boston Branch Opportunities*

*Dear Members,*

*I am excited to share the news that the Board of Directors and I will be exploring opportunities for a potential redevelopment at the South Boston Headquarters/Branch located at 147 West Fourth Street. The Board would like to assure all Members that this potential redevelopment is in the early stages and is contingent upon Mass Bay remaining at the site.*

*This next venture will unlock opportunities for a state-of-the-art facility and modernized infrastructure that will deliver improved services and greater convenience, with the goal to continue to increase the ease of doing business that each valued Member has come to expect from Mass Bay.*

*The Board and I would like to take this opportunity to assure you that Mass Bay will remain deeply rooted in the South Boston Community, as we pride ourselves on being an organization whose Members are truly the priority.*

*For updates as the process progresses, please watch this space, your mailboxes and [massbaycu.org](http://massbaycu.org). We welcome your questions, and we thank you for your continued support.*



## MASS BAY CREDIT UNION STATEMENT OF VALUES

THESE ARE THE GOALS WE STRIVE TO ACHIEVE FOR YOU, OUR MEMBERS - EVERY DAY!



We value every member and the communities that we serve and strive to create true partnerships with all.



Our members can trust us to treat them fairly and honestly, always.



We are committed to our members' best financial interests and to improve the communities in which they live and work.



We are committed to treating our members kindly. We will listen attentively while providing a friendly and welcoming atmosphere.



We will work to understand the needs of our members and recommend solutions to help them achieve their financial goals.



We are dedicated to satisfying our members and strive to deliver an exceptional member experience.



## HOLIDAY CLOSINGS

Thursday, July 4th  
Independence Day

Monday, September 2nd  
Labor Day

Monday, October 14th  
Columbus Day



## BOARD OF DIRECTORS

Adam S. Elias, *Chairman of the Board*  
 Darrin McAuliffe, *First Vice Chairperson*  
 Jeremiah P. Ahern, *Second Vice Chairperson*  
 Brian P. Dwyer, *Treasurer*  
 Kimberly A. Kennedy, *Assistant Treasurer*  
 Michael T. Buggy, *Clerk*  
 Maureen Collins  
 Carrie Dubose  
 Kelley Durgin  
 James G. Flaherty  
 Charles F. Gallagher  
 Michael E. Keeley  
 John P. Kineavy  
 Joseph N. Mosca  
 Gregory D. York

## MANAGEMENT TEAM

Theresa Dorilas  
*President & Chief Executive Officer*  
 Jim Bell  
*Vice President of Information Technology*  
 Liz Coletta  
*Vice President of Retail Services*  
 Tony Frattini  
*Vice President of Lending*  
 Kelley Lauterhahn  
*Vice President of Risk Management*  
 Kathleen J. Marre  
*Vice President of Human Resources*  
 James Noonan  
*Vice President, Comptroller*  
 Toni Arsenault  
*Assistant Vice President of Operations*  
 Andrei Ganea  
*Assistant Vice President of Loan Servicing*  
 Kimberly K. Gunville  
*Assistant Vice President of Branch Administration*  
 Chester Wang  
*Assistant Vice President, Information & Technology*  
 Janet Hernandez  
*Consumer Loan Manager*  
 Marcus Kelleher  
*Business Development Specialist*  
 Donna Lanigan  
*Everett Branch Manager*  
 Laura Tannous  
*Quincy Branch Manager*  
 Thomas Flaherty  
*Facilities Manager*

## Products and Services

*Easy!*

### SAVINGS

Savings Accounts  
 Club Accounts  
 Individual Retirement  
 Accounts – IRAs  
 Certificates  
 Kids Club

### CHECKING

Debit Cards  
 Card Valet  
 T-Teller Phone Service  
 Online Banking  
 Bill Pay  
 Nationwide ATMs  
 Overdraft Protection  
 Overdraft Privilege

### LOANS

Auto Loans  
 Mortgage Loans  
 Home Equity Loans  
 Personal Loans  
 Secured Loans  
 Holiday Loans  
 Vacation Loans  
 Smart Option  
 Student Loan  
 by Sallie Mae

### SERVICES

ACH  
 Apple Pay  
 Coin Counter  
 Money Orders  
 Notary  
 Direct Deposit  
 Payroll Deduction  
 Wire Transfers - Domestic  
 eStatements  
 Mobile Banking  
 Remote and Mobile  
 Check Deposit  
 Shared Branch Outlets  
 Online Account Opening

### SMALL BUSINESS SERVICES

Business Checking  
 Business Savings  
 Term Loans  
 Commercial Real Estate Loans

### SOUTH BOSTON HEADQUARTERS

147 West 4th Street  
 South Boston, MA 02127  
 Closest T station: Broadway, Red Line

### EVERETT BRANCH

183 Main Street  
 Everett, MA 02149

### QUINCY BRANCH

1250 Hancock Street  
 Quincy, MA 02169

### SEAPORT BRANCH

409 D Street, Boston, MA 02210  
 8:30 a.m. – 4:30 p.m. Monday, Tuesday,  
 Wednesday and Friday  
 10:00 a.m. – 6 p.m. Thursday  
 8:00 a.m. – 1:00 p.m. Saturday

### BRANCH HOURS:

8:45 a.m. - 4:15 p.m.  
 Monday, Tuesday,  
 Wednesday and Friday  
 8:45 a.m. - 6 p.m. Thursdays  
 8:15 a.m. - 1:00 p.m. Saturday



[massbaycu.org](http://massbaycu.org)

Phone: 617-269-2700



Federally insured  
 by NCUA



NMLS ID:  
 615913