



Dear Members,

Welcome to the combined entity of Peabody Municipal Federal Credit Union (PMFCU) and Energy Credit Union. You are now officially members of Energy Credit Union effective October 1, 2022.

Our hope is that this communication will best prepare you for the upcoming updates to your services with the credit union in the next 6-7 months. The system conversion for the PMFCU legacy members will only be taking place towards the end of April 2023. Hence, PMFCU legacy members will only be serviced out of the Peabody location at this time.

Here's what you can expect in the months leading up to April and May 2023:

Access

- **Branch Hours** will remain the same through end of April 2023 (*no changes*):
Monday, Tuesday and Wednesday 9am to 4pm
Thursday 9am to 6pm
Friday 9am - 1pm
Saturday hours may open back up in the future (*please stay tuned*)
- **Peabodycu.com** will still be available online (*please stay tuned for updates on retiring this website to energycreditunion.org*)
- **Upcoming Holiday Closures** for both Main Office (*West Roxbury*) and Branch Office (*Peabody*):
Veteran's Day - November 11, 2022
Thanksgiving - November 24, 25 and 26, 2022
Christmas - December 24 and 26, 2022
New Year - December 31, 2022 and Jan 2, 2023
- **Peabody Branch Phone numbers:**
978-532-1385 (*same number*)
978-532-4235 (*same fax number*)
877-342-7531 (*24-Hour Teller*) will remain the same until April 2023

Debit Card

Continue using your debit card the same way you do; limits may change - see New Account Brochure at peabodycu.com and energycreditunion.org/p&d

New debit cards will be issued leading up to April and or May 2023.

New Products and Services that will be available on Day 1 from October 1, 2022:

- First Mortgages (FHA, VA and conventional purchase or refinance of primary, secondary or investment properties)
- Home Equity Line of Credit (Prime Rate – 1%)
- Second Mortgages (fixed rate home equity loans- coming soon!)
- MASS Save Heat Loans
- Student Loans
- Individual Retirement Accounts (IRA)

Important Membership Agreement, Policies and Disclosures are available on www.energycreditunion.org under About Us or go to energycreditunion.org/p&d.

Energy Credit Union as a not-for-profit financial cooperative owned and operated by our members. We look forward to serving you and showing you the credit union difference. Thank you for your continued membership and please consider our credit union first for your financial services needs.

Sincerely,

Irene Tan
President & CEO



Energy Credit Union - Every Member Counts. Every Member Gains.

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All deposits fully insured by an agency of the U.S. Government. The shares and deposits of this credit union in excess of NCUA limits are insured by the Massachusetts Share Insurance Corporation up to the limits set by Massachusetts law. Equal housing lender. Federally insured by NCUA.