

THE NEWS



Mobile Banking (Mobliti) Remote Deposit Capture

Mobile Remote Deposit Capture is a free service on your Brookline Municipal Credit Union (BMCU) mobile banking app that allows you to electronically transmit a check using an iPod Touch, iPhone, iPad, Android phone and Android tablet. To use mobile banking, you must be signed up for Online Banking and have the Brookline Municipal Credit Union mobile banking app installed on your mobile device.

Visit www.brooklinecu.com and register for Online Banking or download our mobile app. Start enjoying the freedom of making deposits anytime, anywhere using your mobile phone. Just think how convenient it will be to view your account balance and make a transfer before making a purchase!

Simplify Your Life with Online Bill Pay

If you haven't signed up for the credit union's Online Banking and Bill Pay, make it a New Year's resolution to try these great features. The service is convenient, secure and as easy as possible. And it's all **free!** You can log on any time of the day or night, anywhere you've got an internet connection. So whether you're busy at work, spending time at home, or traveling out of town, you can stay in complete control of your accounts. With Online Banking it's easy to view your account balances and history, view and print your statements, transfer funds from one account to another and make a loan payment.

The Bill Pay service makes paying bills a breeze. All of your bills are set up and organized so you can send a payment to the electric company, set up an automatic schedule for your mortgage payments, or have a check mailed to the baby sitter. No more stamps and envelopes to buy. No more worries about lost or stolen payments.

It's easy to get started. Log in to www.brooklinecu.com, click on Online Banking Log-In, then Enroll Online. Feel free to call our office at 617-232-9410 for help or questions.

Sign Up for eStatements

For the fastest and safest delivery of your statement, enroll for eStatements today. **It's free – it's easy!** You'll receive an email notification when your statement is ready for viewing and you can save and access up to 18 months of eStatements.

Electronic delivery of statements uses the latest technologies to protect member information. Paper delivery leaves you more vulnerable to identity theft.

Just log in to internet banking at www.brooklinecu.com, click on the self-service tab, go to eStatements and enroll.

Winter 2024



Thank You for Your Business

Thank you for your credit union membership. Brookline Municipal Credit Union, founded in 1939, has provided 84 years of service and hopes to remain your financial institution of choice for many years to come. Whether you visit us in person, at our office, or on our website at www.brooklinecu.com, we look forward to serving you.



We're Here for All Your Banking Needs

- Savings
- NOW Accounts
- Club Accounts
- Certificates of Deposit
- Individual Retirement Accounts
- Personal, Auto and Home Improvement Loans
- Visa® and American Express® Credit Cards
- Visa® (Check) Debit Cards
- Real Estate Mortgages
- Home Equity Loans
- Personal Money Orders
- Online Banking and Bill Pay
- ATM Access
- eStatements
- Mobile Banking with Remote Deposit Capture
- B-Line Telephone Access to Your Account 24 Hours a Day
- Notary Public Services

Brookline Municipal Credit Union –
Your Hometown Credit Union since 1939

Holiday Closings

New Year's Day
Monday, January 1

Martin Luther King, Jr. Day
Monday, January 15

Presidents' Day
Monday, February 19

Remember:

Online Banking, the B-Line
and ATM are always open,
24 hours a day, 7 days a week

For Your Information

Credit Union Hours:

Monday to Friday
8:30 A.M. to 4:00 P.M.

Telephone: 617-232-9410

Fax: 617-232-1462

E-mail: bmcu@verizon.net

B-Line: 617-992-2944

www.brooklinecu.com

Routing and Transit #:
211381518



Federally Insured by NCUA

New and Used Auto Loans

Check our New and Used Auto Loans rates at www.brooklinecu.com or call at 617-232-9410. If you're purchasing, get pre-approved at the credit union before you shop. The you'll know exactly how much you can afford and be sure you're financing with the people looking out for your best interest.

Did you purchase a car recently and finance through the dealer? Maybe you didn't get the best interest rate for that loan and could be saving hundreds of dollars by refinancing with the credit union. And even if your purchase wasn't that recent, our interest rate may be lower. Call us or stop by and we'll compare your current interest rate and payment with a credit union car loan and show you how much you can save. We'll even tell you if you're better off keeping your loan where it is.



Make Your IRA Contributions



If you haven't already made your IRA contribution for tax year 2023, now is the time. You have until April 15, 2024 to make your 2023 contribution and you can also make your 2024 contribution now. Remember, the earlier you make your IRA contribution, the faster your tax-deferred or tax-free earnings will grow. The Traditional and Roth IRA contribution limit for 2023 for qualified individuals under age 50 is \$6,500.00.* For those age 50 or older, the contribution limit is \$7,500.00.*

The limits for 2024 have changed. The Traditional and Roth IRA contribution limit for 2024 for qualified individuals under age 50 is \$7,000.00; for those age 50 or older, the contribution limit is \$8,000.00

If you make your contributions through payroll deduction or direct deposit, make sure you are taking advantage of the limits and stop in to the credit union to increase them now.

*Your IRA contributions are limited to 100% of your taxable compensation. To make a regular contribution of \$7,500.00 for 2023, you or your spouse must have earned at least \$7,500.00 in 2023.

Direct Deposit Your Tax Refund

The easiest, fastest and safest way to receive your IRS and State Income Tax Refunds is to have them direct deposited to your savings or checking account. **Simply fill in the refund section of your tax return with the credit union's routing number – 211381518 – and your savings or checking account number.** Your refunds will be transmitted directly to your credit union account and you won't be waiting for the checks to arrive in the mail.

All Deposits fully insured by an agency of the U.S. Government and
the Massachusetts Share Insurance Corporation. Equal Housing Lender.