

VISA® Credit Card:

SWIPE YOUR WAY TO BETTER LIVING.

Here's a refreshing offer – a credit card with a fixed rate. That's what you get at Liberty Bay. Our VISA gives you a fixed 9.9% APR* that will save you plenty in interest charges. Plus, there's no annual fee, a 25-day grace period before interest starts accumulating and an exciting package of FREE benefits.

*Annual Percentage Rate. Rate based on certain credit criteria and subject to change at any time without notice.



Auto Loans:

TAKE THE WHEEL WHEN IT COMES TO YOUR INDEPENDENCE.

At Liberty Bay, we offer low rates, flexible terms – up to 72 months on new cars and 60 months on used cars – prompt service and quick pre-approvals. We also offer financing for trucks and vans. Automatic payments can be conveniently arranged from a Liberty Bay account.

CONFUSED ABOUT BUYING A CAR?

Our online new and used car buying coaches can help. Just visit www.LibertyBayCU.org and click on Anytime Adviser under Member Education for directions on how to access these helpful tools.

Education Loans:

A LESSON IN SMART EDUCATION FINANCE.

When it comes to financing your children's education, or yours for that matter, we've got you covered. We offer Stafford Loans and PLUS Loans. Call or stop by to speak with us about the many options for financing higher education.



Share Secured Loans, MMDA Secured Loans & Certificate Loans:

WHEN THE MONEY-IN AND MONEY-OUT DATES DON'T QUITE MATCH UP.

These are special loans that use the funds in your Share/Savings Account, Money Market Account or Term Certificate as collateral for a short-term, low-rate personal loan. The Term Certificate Loan must be less than or equal to the remaining term on the Certificate.

Personal Loans:

FILLING IN THE GAPS...EVEN IF THEY'RE IN YOUR HOME ENTERTAINMENT CENTER.

If you've got a specific need or purchase in mind, a Personal Loan may be just what you're looking for. Use it to purchase a new household appliance, pay for a vacation or just about anything you need.

Certain loans may have a Credit Life and Disability Insurance premium added through CUNA Mutual. Contact us to find out more about this benefit.

Mortgages:

FUNDING THE DREAM.

Owning a home is still the American dream. And Liberty Bay can make that dream come true. We offer a complete mortgage program including fixed- and adjustable-rate mortgages with points or no points. We also have a First-Time Homebuyer's Program and conduct periodic Homebuyer Seminars. If you're interested in finding out how much you can afford, use the handy calculator on www.LibertyBayCU.org. Then, give us a call.

Home Equity Lines & Loans:

GETTING THE MOST OUT OF YOUR INVESTMENT.

If you own a home, a Home Equity Loan or Line of Credit may be your most important financing tool. It gives you an instant cash reserve to draw on as you need it to make home improvements or major purchases, consolidate debt, finance an education or whatever you choose. The Line of Credit has a variable interest rate indexed to the Prime Rate, assuring you one of the lowest rates around. If you're concerned about rising interest rates, you may prefer a fixed-rate option. Simply give us a call and we'll help you determine which is right for you.





Depending

on where you get one, a loan can be one of life's biggest helps or biggest hassles. With a loan from Liberty Bay Credit Union, you can be certain your loan will be as affordable and painless as possible. We believe loans should provide more than just funds. They should provide peace of mind. And that's just what you'll get with a loan from Liberty Bay.

Locations & Hours

BRAINTREE BRANCH & OPERATIONS CENTER

350 Granite Street, Suite 1102,
Braintree, MA 02184-4999

HOURS - Lobby

Monday-Wednesday	9:00 AM - 4:00 PM
Thursday.....	9:00 AM - 6:00 PM
Friday	9:00 AM - 4:00 PM
Saturday.....	9:00 AM - 1:00 PM

HOURS - Drive-Up

Monday-Wednesday	8:30 AM - 4:00 PM
Thursday.....	8:30 AM - 6:00 PM
Friday	8:30 AM - 4:00 PM
Saturday.....	8:30 AM - 1:00 PM

BOSTON BRANCH

131 Oliver Street,
Boston, MA 02110-2706

HOURS

Monday-Wednesday	9:00 AM - 4:00 PM
Thursday.....	9:00 AM - 6:00 PM
Friday	9:00 AM - 4:00 PM

STONEHAM BRANCH

99E Main Street, Redstone Plaza,
Stoneham, MA 02180-3305

HOURS - Lobby

Monday-Wednesday	9:00 AM - 4:00 PM
Thursday.....	9:00 AM - 6:00 PM
Friday	9:00 AM - 4:00 PM
Saturday.....	9:00 AM - 1:00 PM

Main Number:.....	(617) 439-6500
Toll-Free:.....	(800) 638-8526
Main Fax:.....	(617) 439-6556
MoneyLine:.....	(800) 638-8529
Web Site:.....	www.LibertyBayCU.org



LIBERTY BAY
CREDIT UNION



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Loans

Simple solutions
that bring dreams within reach



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