

A MESSAGE FROM OUR CEO

Hello, community champions!

I hope you're all doing splendidly and enjoying the vibrant spirit of our community. I wanted to give a big shout-out to all of you who make our credit union feel like a tight-knit community.

2024 is already here! There are so many things to look forward to, like new opportunities, new friends, and new goals. No better feeling than a fresh start! While it is a new year, one thing will stay the same - our commitment to serving our community.

This year, we plan on being there for you every step of the way. That's something we will never change over time. No matter what financial needs you have throughout the year, we will be there to help you navigate with solutions that make a difference. Here's to a new year with the same community you love!



WHY REFINANCING IS A SMART MOVE

Refinancing loans strategically yields benefits like lower interest rates, reducing monthly payments and enhancing credit scores. Adjusting terms, such as switching to a 15-year mortgage, aids early loan payoff and cuts interest costs. Accessing home equity through refinancing accommodates financial adjustments during emergencies. Lower rates or shorter terms significantly decrease interest paid, fostering financial well-being. Wise decisions, research, and expert advice align refinancing with future financial goals.

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Share Certificate

Earn competitive interest rates while your money grows, all with the peace of mind from a trusted financial partner. Start investing in your tomorrow today!

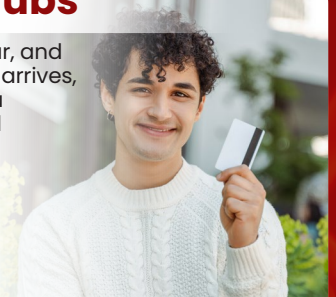
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Christmas Clubs

Save throughout the year, and when the festive season arrives, you'll have the funds you need for gifts, travel, and celebrations. Make this holiday season truly special with Lowell Firefighters CU.

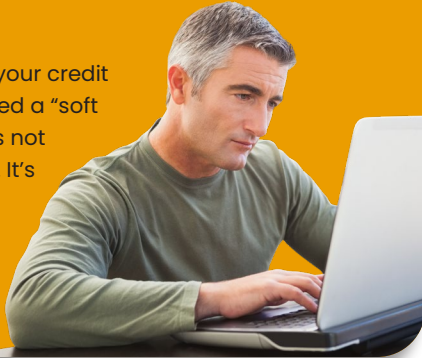
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HERE'S A CREDIT SCORE MYTH:

Myth: Checking Your Credit Hurts Your Score

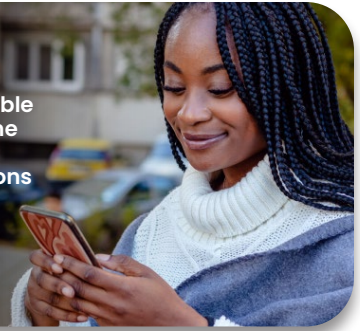
Truth: Checking your credit score is considered a "soft inquiry" and does not harm your credit. It's a responsible practice to monitor your credit regularly.



LIVE CHAT SERVICE

Connect with our knowledgeable team in real time, providing the support you need whenever needed. Your financial questions are just a click away from being answered.

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INVESTMENT ACCOUNTS FOR KIDS:

Investing is a powerful tool for securing a child's financial future and teaching them valuable lessons about money management from an early age. Setting up investment accounts for kids is a thoughtful and forward-looking step that can have lasting benefits.

- 1. Start Early:** The earlier you start investing on behalf of your child, the more time their investments have to grow. Even small contributions can accumulate significantly over time.
- 2. Teach Financial Literacy:** Explain investment concepts, involve them in decisions, and show them how their money grows over time.

Setting up investment accounts for kids is a powerful way to provide them with financial security and valuable life skills. Starting early, making informed decisions, and fostering financial literacy gives your child a solid foundation for a brighter financial future. Your local credit union is here to provide guidance and support every step of the way.

PERSONAL LOAN

Need funds for life's important moments? Lowell Firefighters CU is here to help. Our Personal Loans offer competitive rates and flexible terms to suit your needs. Whether it's a dream vacation, a home improvement project, or unexpected expenses, we're your financial partner every step of the way.

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CYBERSECURITY

Securing your accounts and transactions reduces the risk of financial fraud or theft. Measures such as encryption and secure authentication ensure your data remains inaccessible to cyber criminals, and the Two-Factor Authentication (2FA) adds a layer of security to your online accounts. Updating your devices, operating systems, and software, staying informed, and practicing safe online behavior also thwarts their efforts.

HOLIDAY CLOSURE

Good Friday - Friday, March 29

DRIVE YOUR DREAMS!

With Auto Refinancing, you can lower your monthly payments or get a better interest rate, putting more money in your pocket. Experience a more affordable and rewarding car ownership journey!

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642 Chelmsford Street
Lowell, MA 01851

Phone: (978) 453-2734

Fax: (978) 453-5120

Routing Number: 211383862

Operating Hours: Monday-Friday

9:00 a.m. - 3:00 p.m.