

# 600 Atlantic

Federal  
Credit  
Union

# NEWSLETTER



Fall, 2014

## Waking Up Dormant Accounts

We are in the process of reviewing accounts that have had no transactions for the past three years as required by the Massachusetts Abandoned Property Law (M.G.L.C. 200A).

This law requires both banks and credit unions to review their records annually and determine those accounts containing funds to be contacted. The account can remain here, but we



simply just need to hear from you.

You may be receiving this letter in the mail. Please sign and return. If we do not hear back we will make every effort to find contact you. If unable to communicate with you by year-end, we may be forced to transfer the funds to the Massachusetts Abandoned Property Division of the State Treasurer's Office.

## Please Welcome Our New Mortgage Partner, CAMBRIDGE MORTGAGE GROUP



The Credit Union has partnered with Cambridge Mortgage Group (CMG), a subsidiary of South Shore Bank. John Habeeb (NMLS ID#5200), pictured at left, is the Regional Sales Manager. The mortgage office will be located next to the Credit Union to answer any questions pertaining to mortgage lending including refinancing and first-time homebuyers, etc. along with colleagues, Mark Jessup and Edlira Avdulla. You can also visit them through our website: [www.600atlanticfcu.org](http://www.600atlanticfcu.org) and click on the Cambridge Mortgage Group icon or call 781-492-0796.

CMG has built a strong reputation as an outstanding mortgage lender, serving the lending needs of real estate professionals, builders and individual homebuyers throughout their lending network.

They have access to a full range of mortgage sources and all their lending specialists are dedicated to finding the right loan – with the best rates, terms and costs-to meet your unique needs.

600 Atlantic Avenue | Boston, MA 02210 | 617-973-9500 | [www.600atlanticfcu.org](http://www.600atlanticfcu.org)



Both the SUM and MoneyPass networks offers tens of thousands of surcharge-free ATMs coast to coast located where you live, work and travel. Access the websites to help you find the most convenient ATM location to use your 600 Atlantic FCU card surcharge-free. [www.sum-atm.com](http://www.sum-atm.com) and [www.moneypass.com](http://www.moneypass.com)

# Home Depot Compromise

Home Depot has confirmed a data breach occurred on their payment data systems in their stores in the United States and Canada and dates back to April 2014. Home Depot is offering free services including credit monitoring, identity monitoring and an identity theft insurance policy for anyone who has shopped at a Home Depot store since April 2014. Currently they believe online shopping was not impacted. For more information about these services, please visit <https://homedepot.allclearid.com/>.

As we get additional information from VISA that a member's credit or debit card was compromised in the breach, we will re-issue a new card with a letter stating you were part of the breach. If you receive this letter from us, the old card will then be shut down to further prohibit authorizations until the new card has been received and activated.



The credit union will close early on Friday, October 10 at 1:00 pm in observance of the upcoming Columbus Day holiday weekend.

The credit union will close early on Wednesday, November 26 at 12:00 pm in observance of the upcoming Thanksgiving Day holiday.

## Current Interest Rates

### Certificate Deposit Rates

3 Month Rate .40%  
6 Month Rate .50%  
1 Year Rate .85%  
2 Year Rate 1.20%  
3 Year Rate 1.45%  
5 Year Rate 2.00%

### Auto Rates

1.99% to 2.49%  
2013-15 Vehicle  
5 year term

2.99% to 3.50%  
2010-12 Vehicle  
5 year term

### Personal Loan Rate Special

7.99%\*  
up to 5 years and \$15,000

*\*for satisfactory credit scores and above (688 to 820). For other credit scores the rate is 12.65%*