



NEW ENGLAND
TEAMSTERS
FEDERAL CREDIT UNION

1 Wall Street, Suite 402, Burlington MA 01803-4757

Tel: (781) 641-6700

Toll-Free (800) 343-7126

Fax: (781) 641-6701

www.NETFCU.org

December 28, 2018

Dear Member,

We hope you had a great holiday season and the Board of Directors and employees of the New England Teamsters Federal Credit Union wish you a successful 2019.

Over the past year, your Credit Union has invested in many changes to make it easier for you to conduct your banking and return to you the maximum value for being a member.

The Board instructed management to carry out a business plan that will reward you with a greater return than other financial institutions for doing business with us.

This can be seen by the rates we offer you. They are some of the best in New England. Our loan rates are among the lowest in our region and just look at the returns available to you for your share/deposits.

We also believe if you are a member in good standing, your fees should almost be non-existent. Look at our free checking account.

Our mission is to make NETFCU, one of the easiest places for you to conduct your banking business.

During the past year, we revamped our website, NETFCU.ORG. We added remote_deposit capture to our mobile application known as **TOUCH BANKING**, so that from your home, business or anywhere, you can deposit checks electronically (just take a picture from or with your phone) into your free checking account at NETFCU.

To provide you with the best rates and low fees, we have consolidated our physical branches to 548 Main Street, Charlestown, but at the same time, we have made it easier for you to walk into over 5,500 credit union branches throughout our great country and conduct your banking business just as if you were in Charlestown. This is known as shared branching (office locations can be found on our website) as well as free ATM locations all around the country.

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We moved our corporate offices from Arlington to 1 Wall Street, Suite 402, Burlington, MA. 01803-4757. There will not be a branch at this location, but we have expanded our call center to answer your questions or conduct transactions for you.

Please direct all your payments and communications to the Burlington address. Our phone numbers continue to be 1-800-343-7126 and 1-781-641-6700.

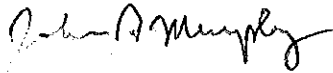
These changes have been embraced by many of our members, who believe our philosophy of being a true cooperative of returning value to our membership. This is proven by our growing over 25% in 2018.

You should note our deposits are 100% insured by the NCUA and Massachusetts Share Insurance Corporation.

We urge you to tell your family members, fellow Teamsters, Medford Firefighters and their families about our great products and services. If you have any questions, visit our website (NETFCU.ORG) or contact any one of our great staff.

The Board and employees of the New England Teamsters Federal Credit Union wish you and your families a most successful and prosperous New Year.

John A. Murphy



Chairman of the Board

Christopher J. Flynn



President and CEO