



Holiday Closings

Martin Luther King, Jr.

Day

Monday, January 17

Presidents Day

Monday, February 15

Employee Anniversaries

Kim Witham

Loan Officer

Newport 10 years

Abby Leavitt

Loan Officer & Assistant

Bookkeeper

Pittsfield 7 years

Erica Allen

Member Service Specialist

Pittsfield 2 years



A Message from Your President

My message this year is a simple one: **Thank You.** Thank you to you, our members, for choosing Sebasticook Valley FCU as your financial partner; for entrusting us with your financial affairs and allowing us to fulfill your lending needs. We are proud to say that we have been here for you throughout the year. Whether it was in person, on the phone, via email or online, we strived to be ready when you needed us. Rest assured we will do the same in 2022.

Thank you to our Board and Supervisory committee members for serving in their roles and being dedicated to our members, staff and the credit union. Their volunteer efforts are a vital part of our operation and success. They have worked hard to represent the best interests of our members and the credit union.

Thank you to our staff for your tireless efforts in the face of stressful, uncertain and difficult times. You were here for our members and each other. Without you, our credit union would not be able to provide our members with the service they deserve.

Your dedication and commitment to them and the credit union are deserving of the utmost praise and admiration. Despite the challenges before you, you came together, worked hard, served our members and even made time to have fun.

Sebasticook Valley FCU will continue to be here for you when you need us. We offer our most sincere and heartfelt prayers for those who have left us, those who are with us and, most importantly, for those that have newly entered the world. In closing, I wish you all health, happiness, prosperity and most importantly laughter for 2022 and the years beyond. Thank you for the opportunity of your time and the privilege of serving you all.

Sincerely,

Jim Lemieux

President and CEO



SVFCU 69th Annual Meeting

Regulations require that at the Annual Meeting, Directors and Committees present the financial position of the credit union. Your credit union has a seven member Board of Directors. This year the terms of two directors will expire. Board members whose terms are expiring in April 2022 are **Elaine Lister** and **Dan Costain**.

Credit unions are the only democratically controlled financial institutions. Only members may vote for the Board of Directors. Members wishing to be considered or who wish to recommend someone for the office of Director must submit a petition signed by at least 126 members (1% of the current membership) and forward to Donald Hill, Secretary of the Board, along with a statement of qualifications, biographical data, and a certificate signed by the nominee that he/she is agreeable to the nomination and will serve if elected.

The petition and information must be sent to the Board Secretary by 4:00 p.m., February 18, 2022, at 505 Somerset Avenue, Pittsfield, Maine 04967.

Elections will be conducted at the Annual Meeting. Nominations will not be allowed from the floor unless insufficient nominations have been made to allow for one candidate for each open position.



Sebasticook Valley Federal Credit Union

505 Somerset Avenue
Pittsfield, Maine 04967
(207) 487-5576
Fax Line: (207) 487-3129

87 Moosehead Trail
Newport, Maine 04953
(207) 368-4940
Fax Line: (207) 368-4751

Hours

Monday

Drive-up: 9:00A.M.–5:00P.M.
Lobby: 9:00A.M.–5:00P.M.

Tuesday–Friday

Drive-up: 8:00A.M.–5:00P.M.
Lobby: 9:00A.M.–5:00P.M.

Saturday

Newport

Drive-up:
8:00A.M.–12:00P.M.
Lobby: 9:00A.M.–12:00P.M.

Pittsfield

Drive-up:
8:00A.M.–12:00P.M.
Lobby: Closed

www.svfcume.com

Sebasticook Valley FCU serves members who live, work, attend school, or worship in Franklin, Kennebec, Penobscot, Piscataquis, Somerset or Waldo Counties. Immediate family members of existing members are also eligible to join.

If you know of someone who would benefit from doing business with your credit union, have them visit one of our offices in Pittsfield or Newport, or apply online for membership at www.svfcume.com!



Stash Your Cash with the 52 Week Savings Challenge!

Are you ready to kick start a healthy savings habit for the New Year? **Take the 52 Week Savings Challenge!** It's simple, fun, and at the end of 2022, you'll have over \$1,000 saved without even thinking about it! After paying bills, buying groceries, and getting gas it may seem like there is not enough money to stash away.

However, this challenge is different! Every week, you will save one more dollar than you did the week before. The first week, you will start by putting away \$1.00 in your Savings or Club Account. The second week, you will put away \$2.00, the third week \$3.00, and so forth. Each week the amount of money you stash increases by \$1.00 and correlates with the number of weeks you've been challenging yourself to save.

On the last week of 2022, you will put \$52.00 into that same account. By the end of the challenge, **you will have saved \$1,378.** Think about what you could put that money toward—without feeling short changed. Saving a small amount at a time makes it feel manageable and easy!



A New Year's Reminder...

Address, Phone and e-mail updates are important!

Please make sure that we have your correct address and phone number(s) for any and all accounts that you have with us. If you have moved, changed from a PO Box to a rural delivery, or from rural delivery to a PO Box, we need to know. If you have changed your phone number, no longer have a land line, etc. we need to know. We would also need to know if you have changed your email address. We, at times, need to reach out to our members to ask about activity on their account, send important notices, or let you know about special promotions we are having. Please notify us in writing of any changes to address, phone number or email address—notice must be signed by the primary owner of the account. Or you may change your account information in person at any time at our Pittsfield or Newport branch. **We are unable to change any account information over the phone as we need a signature from the account owner.**

Supervisory Committee Spotlight: Terry McCannell

Terry and his wife Louise have lived in Pittsfield for just over thirty years. They arrived when Terry was hired as Superintendent of Schools, for Maine School Administrative District #53, in October 1989.

Their son, Aaron and family reside in Pittsfield, while the families of sons Gavin and Jared reside in Westbrook and Rockland respectively.

Terry grew up in Stillwater and was educated in the Old Town schools. He graduated from the University of Maine at Farmington in 1971 and followed a career in education, moving his family to Vermont during the early part of his public school service. Terry completed a Masters of Education from the University Of Maine at Orono, and participated in doctoral study at UMO.

At the culmination of his career, Terry had served as a teacher, principal, and superintendent. During retirement, he has, "moonlighted" as an Adjunct Professor for Thomas College.

Terry and Louise enjoy the company of their eleven grandchildren at every opportunity that arises. Their interest lie in Maine travel and exploration, a network of lifetime friends and new acquaintances, and the serenity of the four seasons in Maine.