

HOLIDAY CLOSINGS

Columbus Day

Monday, October 10

Veterans Day

Friday, November 11

Thanksgiving Day

Friday, November 24

Christmas Eve

Saturday, December 24
normal Saturday hours

Christmas Day (observed)

Monday, December 26

New Year's Eve

Saturday, December 31
normal Saturday hours

New Year's Day (observed)

Monday, January 2

EMPLOYEE ANNIVERSARIES

Mindy Nyman

Operations Manager
Pittsfield22 years

Heidi Simmons

Loan Officer
Newport21 years

Kim Barnet

Operations Manager
Newport19 years

Ricki-Lynn Johndro

Frontline Manager
Newport14 years

Alexa Eaton

Member Service Specialist
Newport6 years

Caitlyn Lane

Member Service Specialist
Newport1 year

MacKenzie Gould

Member Service Specialist
Pittsfield1 year

Credit Unions Help Build Financial Futures and a Better Community!

October 20 is International Credit Union Day. For 63 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. This special occasion gives credit unions an opportunity to remember their proud history, while promoting understanding and support for the credit union difference.

Looking at all the choices available in the financial services industry, the credit union difference is clear: no matter where you are, credit unions are 100% focused on meeting and exceeding members' financial services needs. At Sebasticook Valley FCU and all credit unions, every member is an owner with an equal vote in the election of the credit union's volunteer board of directors. There are no stockholders at credit unions, and earnings are returned to members in the form of lower rates on loans and higher rates on savings or invested back into the credit union to provide more of the services that members need and want.

Whether a credit union is providing a loan to help a member make their home more energy efficient, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, credit unions are supporting and serving their members and the community. Every day is about making a difference for credit union members. Locally or internationally, during International Credit Union Week or at any time of the year—Sebasticook Valley FCU is where you know your money will be local, safe, and great service is guaranteed.

Join Sebasticook Valley FCU at our Pittsfield and Newport branches on Thursday, October 20 to help us celebrate International Credit Union Day! We will have special drawings, free give aways, and refreshments for our members!



Christmas Loan Special

Christmas is coming! Get your shopping done early with a Christmas Loan from Sebasticook Valley Federal Credit Union!

We are pleased to announce that we will once again offer the very popular Christmas Loan Special. The interest rate for qualifying members will be 2% below the normal loan rate (rates as low as 3.75% APR*). Borrow up to \$3,000 payable over 12 months.

If you have any questions or would like to apply for a Christmas Loan, please visit one of our branches in Pittsfield or Newport to talk to one of our friendly loan officers. You can also apply online at www.svfcume.com—it is fast, easy, and so convenient!

*Annual Percentage Rate. Rates subject to change at any time. Sample payment: \$85.04 per month for each \$1,000 borrowed. Assumes a repayment term of 12 months at 3.75% APR. Actual individual interest rates are determined by credit score. Membership eligibility is required.

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!



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



Tips for Improving Your Credit Score

Want to improve your score? Here are some quick tips:

- Pay all of your bills on time, every time. Avoid missed payments by setting up automatic transfers. Even one missed payment is quite a blemish on your credit report.
- Only use 10% of your available credit limit and try never to exceed 30%. As far as credit usage is concerned, the lower, the better when it comes to lending risk.
- Review your credit report and dispute any errors. If you notice something off, do not delay. Contact the appropriate financial institutions to at least make them aware of the situation.
- Have a mix of credit, including credit cards and other loans. A higher number of accounts is preferable, as it boosts your lending credibility (no pun intended)!

The Best Home Improvement Projects for Fall

With its long days and warm temperatures, summer is often thought to be prime time for home improvement. But fall can be a great time to tackle some big projects that can help prep your home for the winter, improve your home's overall value, and make it run more efficiently. Here are some good fall projects to tackle:

Fix your roof. Schedule an inspection to assess whether you need to do any small repairs, replace your gutters or flashing, or do a full replacement. Plan ahead, though, as early fall is prime roofing season. Roofers work year-round, so you might wait until later in the fall, unless you're concerned that rain may cause permanent damage.

Freshen rooms by repainting. Cold, wet weather makes exterior painting a bad idea, but it can be a great time to upgrade your interior.

Inspect your heating system. A good heating system will make winter a lot more comfortable — and potentially more affordable. Get an inspection and do any needed repairs or replace your furnace with a more energy-efficient model. You might also get a programmable thermostat installed to help better manage your heating and cooling needs. You might even find local incentives and tax credits to help offset the costs of an upgrade.



Spruce up your landscape. Get the landscapers out to prune and maintain trees and shrubs. Plant new trees, plants, and bulbs while the weather is mild to up your curb appeal.

Weatherize. Fall is a great time to have the plumber out to check your pipes and protect them from freezing temperatures to come later in the year. You can also install more efficient windows and doors or weatherize the ones you've

got to help keep more of your heat in when the temperatures cool down. If flooding is an issue, look at installing or upgrading your sump pump to move water out.

If you need to finance any of these projects, a home equity line of credit from Sebasticook Valley Federal Credit Union can be a great way to get the funds you need. With low interest rates (which may be tax deductible in certain situations) and the ability to use funds when you need them, a HELOC is a smart choice for home improvement projects. Contact a loan officer today to get started.

