

HOLIDAY CLOSINGS

Independence Day

Tuesday, July 4

Labor Day

Monday, September 4

EMPLOYEE ANNIVERSARIES

Donna Lisenby

Accountant

Pittsfield26 years

Alyssa Dahlbergh

Card Services/IRA Specialist

Pittsfield25 years

Amy Lucas

Member Service Specialist

Pittsfield15 years

Kacey McNally

Member Service Specialist

Newport.....3 years



Shared Branching: The Best Kept Secret

Whether you're planning a trip or moving away from home, it's time to tell you about Shared Branching. This nationwide community of credit unions allows you to do your banking at any participating branch - that's over 5,700 locations - while keeping your account at your home credit union. What's the catch? There isn't one. Here's why Shared Branching is the best kept secret.

Rather than competing against one another, credit unions have developed a community of cooperation to bring members the best services they can offer. Through Shared Branching, you are welcome to do your banking at any participating credit union across the country. There are more than 170 locations in Maine alone - more branches than any bank in Maine!

If you're starting college or traveling for work, or just traveling across Maine, or across the country, Shared Branching ensures that you won't be far from a convenient credit union. You are afforded the flexibility to move and travel all while remaining loyal to your local credit union. So whether you need to withdraw money, deposit a check, or make your loan payment, you can take care of all your financial needs away from home.

Best of all, Shared Branching is a completely free service! There aren't any hidden fees or charges when you stop into a participating location. Credit unions are doing this for your convenience, not for a profit. Check out mainecreditunions.org to find the branch nearest you, and stop in on your next trip out of town.

CMFG Life Insurance Company hereby provides you with notice regarding your right to cancel Credit Life and/or Credit Disability Insurance coverage for Open-end Loan Accounts.

Notice to Consumer of Right to Cancel

MEMBER'S CHOICE® Credit Life and Credit Disability Insurance is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at any time by contacting your credit union.

1206-9407 ME/08



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

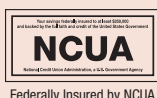
Newport

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



Are Personal Loans Right for You?

Whether you're looking to consolidate debt, cover unexpected expenses, or fund a major purchase, personal loans can provide a quick and convenient solution. Here are some of the benefits of personal loans:

Flexibility: Personal loans offer flexibility in terms of their usage. Unlike other forms of financing, such as auto or mortgage loans, personal loans can be used for a wide range of purposes. Whether you need to pay off high-interest credit card debt, finance a home improvement project, or cover medical expenses, personal loans allow you to use the funds as per your requirements.

Quick Access to Funds: When faced with an urgent financial need, personal loans can provide a speedy solution. Many lenders offer a straightforward application process with minimal documentation, and if you meet the eligibility criteria, you can receive the funds within a few days—many times the same day! This quick access can be particularly helpful during emergencies or time-sensitive situations.

Fixed Interest Rates: Personal loans often come with fixed interest rates, which means that your monthly payment amount remains the same throughout the loan term. This predictability allows for better budgeting and financial planning since you won't have to worry about sudden interest rate increases that could impact your repayment strategy.

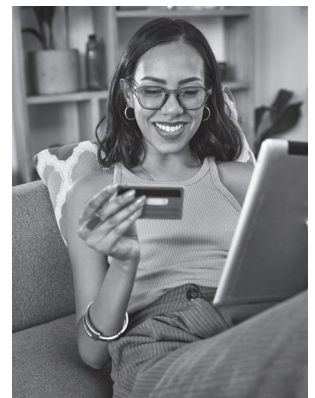
Debt Consolidation: If you have multiple high-interest debts, such as credit cards or payday loans, consolidating them into a personal loan can be an effective strategy. By obtaining a personal loan with a lower interest rate, you can simplify your debt payments and potentially save money on interest over time.

Personal loans can be a viable financial tool for many individuals, providing quick access to funds and flexibility in their usage. However, it's crucial to carefully consider your financial situation, needs, and ability to repay before taking on any debt. By understanding the pros and cons of personal loans, you can make an informed decision and choose the best borrowing option for your circumstances. Contact the credit union for more information.

Interested in a personal loan? You can apply online – svfcume.com – or stop in to our branch in Pittsfield or Newport to talk with one of our loan officers.

Tips for Managing Credit Card Use

1. Use credit cards for planned purchases: Credit cards should be used for planned purchases, such as groceries or gas, and not for impulse buys or unnecessary expenses.
2. Set a budget: Try budgeting for monthly credit card spending and stick to it to avoid overspending.
3. Pay on time: Credit card payments should be made on time to avoid late fees and interest charges.
4. Avoid carrying a balance: You should aim to pay off your balance in full each month to avoid accruing interest charges.
5. Monitor credit utilization: Credit utilization, or the amount of credit used compared to the credit limit, should be kept below 30% to maintain a good credit score.
6. Review statements regularly: Review your credit card statements regularly to check for errors or unauthorized charges.



By understanding the terms and conditions of your card, monitoring spending, and paying off balances in full each month, you can build credit and manage finances with ease. However, it is important to use credit cards with caution and to avoid falling into debt by overspending or carrying a large balance. With responsible use, credit cards can be a valuable part of your financial strategy.

Apply today for a Sebasticook Valley FCU Visa Credit Card! Apply online – svfcume.com – or talk to one of our loan officers at our Pittsfield or Newport branch.