



Holiday Closings

Patriot's Day

Monday, April 20

Memorial Day

Monday, May 25

Independence Day

Saturday, July 4

(We will be open regular business hours on Friday, July 3)

Employee Anniversaries

Gwen Manson

Loan Officer

Pittsfield 29 years

Kristina Hall

Executive Assistant/Collections Manager

Pittsfield 27 years

Sandra Braley

Member Service Specialist

Newport 25 years

Jim Lemieux

President 22 years

Kelley Carter

Executive Vice President

..... 12 years

Ashlee Brown

Member Service Specialist

Newport 12 years

Shannon Young

Member Service Specialist

Pittsfield 10 years

Myrna Duplisea

Receptionist

Newport 7 years

Mitchell Hallee

Loan Officer

Pittsfield 2 years

Nicole Robinson

Member Service Specialist

..... 1 year

Kaleb Smith

Member Service Specialist

..... 1 year

A Word From Your President...

We want to thank you for your patience and understanding during this COVID-19 crisis. For the safety of our staff and our members we have had to make some changes in how we transact business. Until further notice our lobbies will be closed and we will be conducting business for our members at our drive thru windows, with online and mobile banking and with our enhanced call center.

What can you do at our drive thru windows during the time that our lobbies are closed?

- Deposits, withdrawals, cash checks, purchase money orders and bank checks
- Visa® payments and Loan Payments
- Shared Branching Transactions
- Wire Requests
- Large Deposits
- Cash Advances
- Order Checks
- Contributions and Distributions for IRAs
- Account changes—address, phone, etc.
- Send Faxes, photo copies, statement copies
- Safe Deposit boxes may be accessed—please call for an appointment.

Our lending department is also ready to serve you! To apply for a loan visit, svfcume.com, or call us!

We are here for you! Please call us if you have any questions at 207-487-5576, or email us at info@svfcume.com.

Sincerely,

James Lemieux, *President/CEO*, Sebasticook Valley FCU

Financial Help

We know the conditions and consequences surrounding the COVID-19 virus are changing very quickly so we want you to know about the different ways we can assist you. The economy is going through some unexpected and dramatic changes and we know incomes are being pressured with reduced hours, job losses, layoffs and loss of revenue for business owners. To help you in these uncertain financial times we have the following options:

- Skip Payments and Loan Deferments at no charge
- Loan modifications or refinancing options
- Short term Signature Loans of up to \$4,000 with the first payment deferred up to 3 months

Simply call one of our offices at 207-487-5576 and a loan officer will be able to help assess your situation and work with you to find the right solution. We know that every situation is different and we will do everything we can to be flexible and find the right solution for you.

Thank you for putting your trust in us and we want you to know we are here to help in any way that we can. Call us at 207-487-5576 or reach us via email at info@svfcume.com.

Sebasticook Valley FCU serves members who live, work, attend school, or worship in Penobscot, 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: 9:00–5:00
Lobby: 9:00–5:00

Tuesday–Friday

Drive-up: 8:00–5:00
Lobby: 9:00–5:00

Saturday

Newport

Drive-up:
8:00–12:00
Lobby: 9:00–12:00

Pittsfield

Drive-up:
8:00–12:00
Lobby: Closed

www.svfcume.com

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.



SVFCU 67th Annual Meeting – Postponed

The Sebasticook Valley FCU 67th Annual Meeting has been postponed due to the restrictions on gatherings because of COVID-19. Once we are able to set a new date for the Annual Meeting we will advertise that on our Facebook page, on our website and in our lobbies.

Coronavirus Scams

Criminals are contacting individuals and claiming to work for the World Health Organization (WHO) to solicit data. If you are contacted by a representative claiming to be with WHO, verify their authenticity before responding and remember, the WHO will never:

- Ask you to login to view safety information
- Email attachments you didn't ask for
- Request you visit a link outside of www.who.int
- Charge money to apply for a job, register for a conference, or reserve a hotel
- Conduct lotteries or offer prizes, grants, certificates, or funding through email
- Ask you to donate directly to emergency response plans or funding appeals

WHO also is warning the public about email phishing scams that ask people to provide personal information, click a suspicious link, and/or open a malicious attachment. According to its website, WHO will not transmit email from addresses ending in '@who.com,' '@who.org,' or '@who-safety.org.' The organization also is encouraging people to visit their website instead of clicking links in emails.

The Federal Trade Commission is warning consumers to ignore online offers for vaccinations or cures claiming they can prevent the Coronavirus. Consumers also should do their homework before making donations to charities or crowdfunding sites to confirm the legitimacy of the organization, and never wire money or send gift cards.

The U.S. Securities and Exchange Commission is encouraging people to be cautious about investment opportunities in companies claiming “the products or services of that publicly-traded companies can prevent, detect, or cure coronavirus.”

Top Five Reasons to Use Shared Branching

Do you use Shared Branching? This nationwide community of credit unions with over 5,700 locations enables you to do your banking at any participating branch, while keeping your account at your home credit union. If you're still wondering why you should use Shared Branching, here are five reasons to start:

1. **It's convenient.** Whether you're traveling out of town or moving away to college, you can keep your money right where it is.
2. **It's accommodating.** When you visit a Shared Branching location, you can access your accounts, deposit checks, and make loan payments just like you can at your home credit union.
3. **It's supportive.** Credit unions work together to provide members with the best services. When you use these services, you are supporting your credit union so it can continue to serve you.
4. **It's easy.** If you download the Co-Op Shared Branch app or go to co-opcreditunions.org/locator, you can find the Shared Branch wherever you are.
5. **It's free.** That's right. Shared Branching is all about giving you the best service at no cost to you.

**Because of the COVID-19 pandemic, most credit unions have closed their lobbies and are drive thru only. Some are allowing Shared Branching transactions to be done through the drive thru, and some are not. Please call the credit union you would like to use for your Shared Branching transaction to see if they are able to do that at their drive thru window should their lobby be closed. While Sebasticook Valley FCU does not normally perform shared branching at our drive thru windows, during the time that we have our lobbies closed, we will allow these transactions.