



Holiday Closings

Columbus Day

Monday, October 12

Veterans Day

Wednesday, November 11

Thanksgiving Day

Thursday, November 26

Christmas Eve

Thursday, December 24

Closing at 12:00

Christmas Day

Friday, December 25

New Year's Eve

Thursday, December 31

Closing at 3:00

New Year's Day

Friday, January 1

Employee Anniversaries

Mindy Nyman

Operations Manager

Pittsfield 20 years

Heidi Simmons

Loan Officer

Newport 19 years

Kim Barnet

Operations Manager

Newport 17 years

Ricki-Lynn Johndro

Frontline Manager

Newport 12 years

Heidi Wilcox

Member Service Specialist

Newport 5 years

Alexa Eaton

Member Service Specialist

Newport 4 years

Brittany St. Pierre

Member Service Specialist

Newport 1 year

67th SVFCU Annual Meeting— Wednesday, December 9, 2020

For the first time in our history, the annual meeting of the Sebasticook Valley FCU membership will be held virtually. While we will miss the in-person meeting with our fellow members, we are happy that we can safely connect with our membership so that you can hear about the state of your credit union.

Please check your email for an invite to our virtual annual meeting—you should receive that invitation in November and will allow you to register for the meeting or you can register online at www.SVFCUAnnualMeeting.com. We hope that you are able to join us!



SVFCU VISA® Credit Card

Sebasticook Valley FCU offers VISA Credit Cards at a low 9.9% APR! No annual fee, no over limit fee! Easy payment options—mail, in-person, phone transfer or online! Are you carrying a balance on a higher interest credit card? We can help by transferring the balance to a SVFCU credit card. Why pay extra interest? Call one of our friendly loan officers today, stop in to one of our branches for an application, or apply online at www.svfcume.com.

Cash Calendar Raffle is Back!

Take a chance on winning \$500 or more!

Take a chance and you could win big—just in time for the holidays! For just \$10 you get 31 chances to win CASH! Every day in December we will draw one winner—there will be different cash prizes every day—from \$20 to \$500. And if you win, your name goes back in the drawing so you have a chance to win again! **Total cash payout over the 31 days is \$3,000!!** Do not miss out on the fun! Tickets will be available at our Pittsfield and Newport branches October through December.



Apply for a Loan Online!

Are you pressed for time and cannot seem to make it into the branch to apply for your loan? No worries—you can apply online at www.svfcume.com! Not only can you apply online, but also if you are approved for your loan, we will send you the documents to sign via email with DocuSign. We will take care of the rest! No need to even leave your house to get the loan that you need. We are here for you, even when you cannot be here. Go to www.svfcume.com and apply for a loan today!

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: 9:00A.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

Why You Should be Using the Pays

Do you have a smartphone? Are you looking to simplify how you make payments? Apple Pay®, Google Pay™, and Samsung Pay™ are mobile wallet apps that allow you to conveniently make purchases with your phone. Here are a few reasons why you should take advantage of the Pays:

Increased Security

All data stored within the Pay apps are encrypted. That means all of your sensitive information like credit card and personal identification numbers aren't transmitted while making a payment. Instead, random transaction codes that can't be duplicated and rely on certain security features are used to authorize payments. The security features could be a password, fingerprint detection, or even facial-recognition technology. If someone were to steal your physical wallet, they would have immediate access to your cards. If someone were to steal your phone and attempt to make purchases with one of the Pays, they would be out of luck due to the security features.



Convenience

When using one of the Pays, you can make your purchases quickly by tapping or holding your phone near a retailer's checkout terminal. You don't have to dig around your wallet or purse for your physical card. Additionally, the process is contactless. You don't need to sign or enter a PIN when making a purchase. This is an especially attractive option for those looking to limit contact with others amid the COVID-19 pandemic. Also, along with debit and credit cards, the Pays can store loyalty cards and gifts cards. This allows you to keep everything in one place without cluttering your wallet or purse.

After considering these benefits, you will probably ask yourself why you've waited so long to download a Pays app on your mobile device. If you need help utilizing the Pays, reach out to us for assistance.

International Credit Union Day 2020

On October 15, 2020, join your global credit union family as we celebrate the 72nd anniversary of International Credit Union Day®! ICU Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. This year's theme is "Inspiring hope for a global community."



Sebasticook Valley FCU will be celebrating International Credit Union Day, Thursday October 15th, with a drawing for Corn Hole Game Boards—customized for the winner!

Fill out the entry form below and drop it off at our Pittsfield or Newport branch. All SVFCU members are eligible.

International Credit Union Day

Name _____

Phone No. _____

Member No. _____

