



Holiday Closings

Patriot's Day

Monday, April 19

Memorial Day

Monday, May 31

Independence Day

Monday, July 5 (*observed*)

Employee Anniversaries

Kristina Hall

Executive Assistant/Collections Manager

Pittsfield 28 years

Sandra Braley

Member Service Specialist

Pittsfield 26 years

Jim Lemieux

President 23 years

Kelley Carter

Executive Vice President

..... 13 years

Ashlee Brown

Member Service Specialist

Newport 13 years

Shannon Young

Receptionist

Pittsfield 11 years

Myrna Duplisea

Receptionist

Newport 8 years

Mitchell Hallee

Loan Officer

Pittsfield 3 years

Nicole Robinson

Member Specialist Supervisor

..... 2 years

Allison Burwell

Member Service Specialist

Pittsfield 1 year

Go Mobile, Stay Safe

Today, doing anything and everything on your mobile phone is extremely easy— often too easy. Here are some simple tips to help keep your money, and personal information, safe.

Treat your smartphone like a computer. It may be smaller, but contains similar confidential information. Be sure to set a logon password to protect your information should you lose your phone. If you have the option to use two-factor authentication, take advantage of this added security feature.



Do not connect to open Wi-Fi. When you are unsure of exactly where you are connecting to, each time you enter a password or credit card number, you may be exposing it to hackers. Check that you are not automatically connecting to public Wi-Fi, and disable automatic connection on all your devices.

Never save passwords in a text document. Never save sensitive data or passwords to a text document on your phone.

Think before you download. Only download apps from trusted sources. Check the reviews and make sure the app you're downloading is safe and official.

Equip your smartphone with protection. Take advantage of free or low-cost malware and virus protection.

Leave your smartphone someplace safe. If you don't, "hacking" can be as simple as someone else turning on your phone.

How to Finance Renovations

Nearly three-fourths of Americans are planning a home improvement project this year, according to an annual American Express survey. Many of them are likely to be thinking of renovations that will increase the value of their property. According to the most recent Cost vs. Value survey by *Remodeling Magazine*, the following projects should come closest to paying for themselves:

- Insulating the attic: **117%** return on investment
- Replacing the entry door: **91%** ROI
- Refreshing the kitchen: **83%** ROI
- Installing new siding: **75%** ROI
- Building a wood deck: **75%** ROI



Rather not pay for substantial home renovations out of your savings? You don't have to go far to find help. At Sebasticook Valley FCU, we offer members several ways to finance remodeling, from home improvement loans to equity lines of credit. If your home has gained value recently, another option is to refinance an older mortgage to free up cash for improvements. Get in touch with one of our loan officers, and let's discuss the choices together.

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!



Seabaticook 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.svfume.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 68th Annual Meeting Postponed

The Seabaticook Valley FCU 68th 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.

Ending Hunger Campaign

Fundraising in 2020 proved to be very difficult, but with the help of our staff and our very generous members, Seabaticook Valley FCU was able to raise over \$20,000 to help those in our community that are food insecure. All of the funds raised by SVFCU will be returned to food pantries, back pack programs and food cupboards in schools, and a farm share program for the elderly in the Seabaticook Valley region.



Fundraising 2021 is off to a great start— we had a very successful raffle and we are planning several other fundraising events. Our next big event will be the SVFCU 2nd Annual Giant Yard Sale! This will be held on Sunday June 27 at our Newport branch. We will be accepting donations from June 1–26. Clean out your attic, clean out your basement— we will accept any clean items— clothing, furniture, tools, fishing gear, hunting gear, toys, etc. that you would like to donate. We will also be renting spots for you to hold your own yard sale— stay tuned to our Facebook page for more information on sizes and prices.

We are sending a huge thank you to our members for making the SVFCU Ending Hunger Campaign so successful year after year. The contributions made to this campaign help to feed so many in our community, especially those most vulnerable— children and the elderly. Making our community better and stronger, one dollar at a time.

SVFCU Supervisory Committee



Your Credit Union, unlike a bank, is membership owned. Your interests as a member are overseen by National Credit Union Administration (NCUA), the employees, the board of directors, and the supervisory committee. The NCUA is a branch of the federal government and sets the rules and regulations for the industry. The board and committee are composed of local volunteer members just like you. Each meets monthly. The

supervisory committee has one purpose and one loyalty to you, the members. We look out for your interests. Note: employees of the CU are not eligible to serve on the supervisory committee.

The NCUA Rules and Regulations define the supervisory committee as follows:

“The supervisory committee shall be appointed by the board of directors and shall consist of not less than three members nor more than five members one of whom may be a director other than the compensated officer of the board.”

The next issue of this newsletter will introduce you to the five volunteer members of the supervisory committee.