



Holiday Closings

Columbus Day

Monday, October 11

Veterans Day

Thursday, November 11

Thanksgiving Day

Thursday, November 25

Christmas Eve

Friday, December 24

Closing at 12:00

Christmas Day

Saturday, December 25

New Year's Eve

Friday, December 31

Closing at 3:00

New Year's Day

Saturday, January 1

Employee Anniversaries

Mindy Nyman

Operations Manager

Pittsfield 21 years

Heidi Simmons

Loan Officer

Newport 20 years

Kim Barnet

Operations Manager

Newport 18 years

Ricki-Lynn Johndro

Frontline Manager

Newport 13 years

Heidi Wilcox

Member Service Specialist

Newport 6 years

Alexa Eaton

Member Service Specialist

Newport 5 years

Avoid Phishing Scams and Keep the Fun in Fall!

With the changing weather, fall can be a season full of surprises. A surprise that is not so fun? Phishing. "Phishing" is when criminals use email, phone and online scams to purposefully and maliciously trick people into sharing information, such as your confidential account information. *NoPhishing.org* has some great advice on how to avoid these all too common scams:



- Never provide confidential information unless you started the conversation. Never answer an email, pop-up, phone call, letter, etc. that asks for personal information. Your credit union, or any other legitimate company, does NOT ask for this information, ever!
- Be suspicious! Because something is written down in an email or in a pop-up does not mean that it is true and legitimate.
- Do not click on a link provided in an email or enter information in a pop-up window. Go to the website yourself and from there navigate to the area of interest.
- Use anti-malware solutions that are updated.
- Do not use public computers or wireless networks to conduct confidential activities.
- Shred all documents that contain personal, sensitive or confidential information.

For more information on avoiding phishing attacks, visit [hxxp://www.nophishing.org/](http://www.nophishing.org/).

Top Five Reasons to Use Shared Branching

Do you use Shared Branching? This nationwide community of credit unions with over 5,000 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.



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

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!



Christmas Loan Special

Christmas will be here before you know it! Sebasticook Valley Federal Credit Union is 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 3.25%!). 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 and talk to one of our friendly, helpful loan officers. You can also apply online at www.svfcume.com— it is fast, easy, and so convenient— you don't even have to get off the couch! Apply today— get your Christmas shopping done early!



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 few issues of this newsletter will introduce you to the five volunteer members of the supervisory committee.

Supervisory Committee Spotlight: George Lougee

In this part of the spotlight on the Supervisory Committee, we introduce you to the Committee Chair Mr. George Lougee, who has been serving on this Committee for over 17 years.

George Lougee is a County Boy, born in Houlton, Maine, Aroostook County. Circumstances prevailed that George has been on his own since he was 13 years old. In spite of that, George was able to graduate from Houlton High School. He left Houlton in 1958 to pursue a career in Radiography at Peter Bent Brigham Hospital, Northeastern University, Boston, MA.

George became Director of Radiology Services at Symmes Hospital in Arlington, MA in 1972. While there he served on several committees. He was a member of the original committee to write the State Licensure Bill for Massachusetts. George was on the Stow, MA Board of Appeals for many years. He also won the Stow election to be on the town's Electric Committee, which he served and was re-elected.

George retired as Associate Director, Radiology Services for Spaulding Rehabilitation Hospital in Boston, MA. In 1999 he returned to Maine, settling in Newport. In his retirement George has served on multiple committees— Newport Recreation Department, Newport Budget Committee, President of the Sebasticook Valley Chamber of Commerce, two terms on the RSU #19 School Board, and of course, George has served on the SVFCU's Supervisory Committee since 2004.

We thank you for your service to your community and to our credit union, George!