

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 20

Presidents' Day
Monday, February 17

Employee Anniversaries

Valerie Sinclair
Vice President
Newport17 years

Tara Pomeroy
Loan Processor
Pittsfield12 years

Kim Witham
Member Service Manager
Pittsfield2 years

A Message from the President

Dear Member:

As 2013 comes to a close, I want to thank all of you for another great year and focus on something that I think is vital to our success. Your credit union prides itself on being a truly "local" institution. All of the decisions that are made are made for the benefit of you, our members. Those decisions are made by local people, many of whom are your friends and neighbors.

Our commitment to the financial well-being of our membership is the hallmark of what we do. In 2013, we will have granted over \$23 million in loans to our membership. Those dollars come directly from other members in the form of savings accounts, checking accounts and other deposits— a truly local process.

Your credit union is also a steadfast supporter of your local communities and of the civic groups that make up our area. We strive to be a good citizen and to be here when we're needed. It gives us great pleasure to support community efforts that help make our areas better.

I want to thank all of you for your support in that endeavor as well. With your help, Seabasticook Valley FCU this year raised over \$20,000 to support the Maine Credit Unions' Campaign for Ending Hunger. Every dollar stays right here in our local area.

As we look ahead to a new year, I want you all to know that your credit union is here to help when you need us. After sixty years of serving you, our members, we look forward to many more years of doing the same. Best wishes to you and your families in 2014 and beyond.

Sincerely,

Jim Lemieux
President

61st Annual Meeting

Regulations require that at the Annual Meeting, Directors and committees present the financial position of the credit union. Your credit union has a seven-member Board of Directors. This year, the terms of two directors will expire. Board members whose terms are expiring in April 2014 are **Jim Burns** and **Stacey Fitts**.

Credit unions are the only democratically controlled financial institutions. Only members may vote for the Board of Directors. Members wishing to be considered or who wish to recommend someone for the office of Director must submit a petition signed by at least 103 members (1% of the current membership) and forward to Donald Hill, Secretary of the Board, along with a statement of qualifications, biographical data, and a certificate signed by the nominee that he/she is agreeable to the nomination and will serve if elected.

The petition and information must be sent to the Secretary by 4:00 P.M., February 28, 2014, at 505 Somerset Avenue, Pittsfield, Maine.

Elections will be conducted at the Annual Meeting. Nominations will not be allowed from the floor unless insufficient nominations have been made to allow for one candidate for each open position.



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

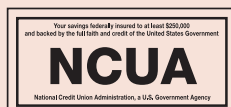
Newport

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.svfsume.com



Federally Insured by NCUA



Rep. Ken Fredette and Michael Reagan

Meeting Michael Reagan

State Representative **Ken Fredette**, who also serves as a member of the Board for Sebasticook Valley Federal Credit Union, attended the Maine Credit Union League's Legislative Forum in Freeport where **Michael Reagan**, son of President Ronald Reagan, spoke to a packed house of Credit Union leadership. Also attending were Kelley Carter, Vice President of SVFCU, and Jim Burns, Chairman of the Board of SVFCU.

Sound Off with Young & Free Maine's Third Annual Music Competition!

A great prize for your great sound! Young & Free Maine, a unique young adult financial program our credit union is connected with, is again asking to hear from Maine musicians ages 18–25 through their Third Annual Sound Off Music Competition!

From January 3–27, the contest will be open to individual groups or artists.

Sound Off entrants must be between 18–25 years of age (in the case of bands, at least one member must be ages 18–25), and must not be under a recording contract. Entrants will submit an audio or video recording of them singing or performing original music to a special page on **YoungFreeMaine.com**. From January 29–February 12, the public will vote to determine the top five artists and/or bands. A live performance audition for the finalists will take place on February 21, 2014. The Grand Prize winner will win a \$1,000 gift certificate for recording, including tracking, editing and mixing at Main Street Music

3RD ANNUAL
SOUND OFF
MUSIC COMPETITION
WITH
YOUNG & FREE MAINE

We're tuning in to find the best of Maine's 25-and-under music crowd!

ENTER BY JAN 27	VOTE JAN 29 - FEB 12
--------------------	-------------------------

YOUNG & FREE MAINE
Powered by Maine's Credit Unions

Share your sound at
YoungFreeMaine.com

PRIZES
Main Street Music Studios
\$1,000 Gift Certificate at Main Street Studios
KAH BANG MUSIC ART FILM
Perform live at KahBang Aug. 2014

Studio in Bangor. The Grand Prize winner will also be awarded a spot to perform live on a prime stage location at the **KahBang Music Festival** in August 2014. Prizes will also be awarded to the first and second runners-up.

Whether you have a great, original song to share, or know some young musicians that are ready to take the next step from playing in their (or your) garage, this is a competition worth entering—or passing on!

Visit **YoungFreeMaine.com** for more information and to check in with Young & Free Maine Spokester, Lauren Reeves!



Young & Free Maine Spokester Lauren Reeves