



Holiday Closings

Columbus Day

Monday, October 13

Veterans Day

Tuesday, November 11

Thanksgiving Day

Thursday, November 27

Christmas Eve

Wednesday, December 24
(closing at 1:00 p.m.)

Christmas Day

Thursday, December 25

New Year's Eve

Wednesday, December 31
(closing at 3:00 p.m.)

New Year's Day

Thursday, January 1

Employee Anniversaries

Mindy Nyman

Marketing and Business

Development Manager

Pittsfield 14 years

Heidi Simmons

Loan Officer

Newport 13 years

Kim Nichols

Member Specialist Manager

Newport 11 years

Kathy Larry

Receptionist

Newport 8 years

Ricki-Lynn Johndro

Member Service Specialist

Newport 6 years

Tiffany Janvrin

Member Service Specialist

Pittsfield 5 years

The excitement is BUILDING! New branch going up in Newport! More Room – Better Parking – Easier Access!



*Be a part of the excitement while we create a whole new look just for you,
our valued members!*

Please pardon our appearance during construction of the new building.

Leaf peeping with Shared Branching



When you pack the car and head out on the road to catch a glimpse of the leaves turning color this fall, know that your credit union is right there with you. With Shared Branching, credit union members can travel all over New England and across the nation without missing a beat. Shared Branching means you can walk into another credit union, make transactions, and use it as if it were your local branch. There is no better way to experience the golden hues of fall foliage than taking a drive on one of New England's scenic byways, a hike in the White Mountains, or exploring the historic coastal villages. And accessing your money and making deposits couldn't be easier with Shared Branching. With over 5,000 Shared Branch locations across the nation you can chase the fall foliage all over country and have access to your credit union account.

Sebasticook Valley FCU serves members who live, work, attend school, or worship in the towns of **Pittsfield, Newport, Corinna, Burnham, Detroit, Dixmont, Etna, Hartland, St. Albans, Stetson, Palmyra, Plymouth, Cambridge, Dexter, Exeter, Garland, Harmony** and **Ripley**. 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 call or stop by today.



Seabird 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

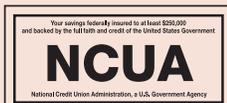
Newport

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



Federally Insured by NCUA

The holidays are coming! Let us help with a Christmas Loan!

Christmas will be here before you know it! Seabird Valley Federal Credit Union is pleased to announce that it will once again offer the very popular **Christmas Loan Special**. The interest rate for qualifying members will be **2% APR*** below the normal loan rate. Borrow up to \$2500, payable over 12 months. To apply, or if you have any questions, please stop in to one of our branches in Pittsfield or Newport and talk to one of our friendly loan officers, or apply online at www.svfcume.com.

*Annual Percentage Rate



Notice to our valued Visa® Debit Card and Visa Credit Card holders:

As you may have heard, there have been several high profile merchant compromises of credit and debit card information lately. We want to assure our members that while we have no control over a merchant's system, we do take every measure possible to make sure that our cardholders are affected as little as possible by these compromises. We have systems in place that monitor card activity at all times and if there is suspect activity on the card the system will, for Visa debit cards, notify our institution and we in turn will notify the cardholder of the suspect activity, and for Visa credit cards, the system will notify the cardholder directly. These systems are not going to catch all fraudulent activity, though. The best way to protect yourself is to monitor your account as often as possible — we offer online banking as well as mobile banking for free. The sooner you let us know that there is a problem with your account, the sooner we can take action to stop the fraudulent activity.

Monitoring your account is what you can do to help us stop fraudulent activity. But when we receive notice of a merchant compromise, we take every action possible so that any cardholder involved in the compromise will, hopefully, never see any fraudulent activity on their account. To do that, we must close and reissue any and all Visa debit cards and Visa credit cards involved in the compromise. For Visa debit cards, we send a notification letter to the cardholder stating that they were involved in the compromise, order them a new card, and wait 2 weeks to block the compromised card. This allows time for the member to receive their new card before we close the compromised one. For Visa credit cards, we have to proceed differently — these cards have to be closed when a new card is ordered. We regret any inconvenience this may cause our members, but feel it is necessary to mitigate the risk involved. We will send a notification to the member stating that they are involved in the compromise.

If ever you have a question concerning your account here at Seabird Valley FCU, please don't hesitate to give us a call. We are here for you.

NOTICE TO OUR MEMBERS CONCERNING CHRISTMAS CLUBS:

This is just a reminder that Seabird Valley FCU will no longer be sending out Christmas Club checks. All funds will remain in the Christmas Club account. Members may access the funds in their Christmas Club at anytime.