



## Holiday Closings

**Martin Luther King, Jr. Day**  
January 19th

**Presidents' Day**  
February 16th

## Employee Anniversaries

**Valerie Sinclair**  
*Vice President*  
Newport ..... 18 yrs

**Tara Pomeroy**  
*Loan Processor*  
Pittsfield ..... 13 yrs

**Kim Witham**  
*Member Service Specialist*  
Pittsfield ..... 3 years

## 62nd 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 three directors will expire. Board members whose terms are expiring in April 2015 are Ken Fredette, Steve Hawkes and Don Hill.

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 107 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 27, 2015 at 505 Somerset Avenue, Pittsfield, Maine 04967.

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

## A Message From Your President...

I would like to take this opportunity to thank all of our members for another great year. It has been our pleasure serving you over the past twelve months and we look forward to the new year with great anticipation. We look forward to the opening of our new Newport office in January of 2015. It's amazing how much the credit union has grown over the years and our Newport facility was in dire need of traffic flow improvements and more space for our members to utilize their credit union. The new building and traffic flow layout will be a huge improvement and leave us well positioned for the future. I want to thank all of you who used the Newport location this year for being patient and understanding of the changes that were necessary for us to build the new office. Your patience will be soon rewarded.

The new year will have your credit union working diligently on a data processing conversion to a new computer system in 2016. It will take all of next year to prepare for this transition which will bring many new efficiencies to our operation and many added benefits to you, our members.

Your credit union has been very active and supportive of our local communities and organizations again this year. We thank you for helping us in that endeavor and you can feel very fulfilled knowing that your help has benefitted many people.

Thank you all very much for a great year and the privilege of serving you everyday.

Jim Lemieux  
*President/CEO, Sebasticook Valley FCU*





## 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

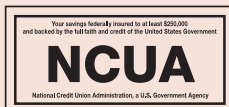
##### Newport

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

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# Opening Soon...

## The New Office Building At Our Newport Location!

The wait is almost over! Early 2015 will bring the opening of the new office building in Newport. This state of the art building will allow us to better serve our valued members. It will have more office space, more lobby space, easier access to the ATM and drive thru windows, and of course—more parking! We thank you for your patience during the construction phase of this new building—it will all be worth it when we open the doors to this new office!



# Six Tips to Get the Best Deal On A New Car in 2015



Are you in the market for a new car? When it comes to car shopping, timing is everything! Did you know you have a better chance of leaving the dealership with a great deal in the winter? Or that getting pre-approved can save steps at the dealership and keep you focused on your budget? Here are the six best tips to get you into a new ride this season:

- 1. Get pre-approved!** Before you buy, visit Sebasticook Valley Federal Credit Union to get pre-approved, which will give you more power to negotiate with the dealer. This will allow you to shop for a car as if you had a check in your pocket. This helps you keep focused on the actual selling price of the car, rather than keeping track of the interest rate, down payment, loan term and trade-in.
- 2. Winter months offer the greatest potential for deals.** After the holiday shopping rush has settled down, consumers are less likely to make larger purchases such as a car. Foot traffic through car dealerships usually remains slow from the New Year into February.
- 3. Don't shop on the weekend.** By avoiding the weekend crowd, you'll be more apt to get the salesperson's undivided attention. They may even feel more obligated to close the deal with you because of how few people shop for cars mid-week.
- 4. Make your offer late in the day.** If you know what you want, and have done your research, it might save you time and money to visit the dealership closer to closing time. The salesperson might not want to spend hours negotiating a deal, pressing them to make a good deal.
- 5. Don't think about the monthly payments.** Of course, you have to consider the monthly payments and whether or not you can afford them! However, worry about the actual price of the car. A low monthly payment won't do you any good stretched out over a long period of time and will eventually add up to more than the sticker price!
- 6. Avoid tax refund season.** Consumers commonly use their tax refund checks to purchase big ticket items—like a new car! The bad news about this time of year is that dealers don't feel the need to offer quite as many discounts to entice shoppers to buy.