



Sebasticook Valley Federal Credit Union

Your Community Credit Union, Making A World of Difference

Credit Union News

The Newsletter for Sebasticook Valley Federal Credit Union Members · Fall 2015

Holiday Closings

Columbus Day

October 12

Veterans Day

November 11

Thanksgiving Day

November 26

Christmas Eve

December 24

Closing at 12:00 P.M.

Christmas

December 25

Saturday, December 26

Open Regular Saturday Hours

New Year's Eve

December 31

Closing at 3:00 P.M.

New Year's Day

January 1

Saturday, January 2

Open Regular Saturday Hours

Employee Anniversaries

Mindy Nyman

Marketing and Business

Development Manager

Pittsfield 15 years

Heidi Simmons

Loan Officer

Newport 14 years

Kim Nichols

Member Specialist Manager

Newport 12 years

Ricki-Lynn Johndro

Member Service Specialist

Newport 7 years

Tiffany Janvrin

Member Specialist Asst. Manager

Pittsfield 6 years

Debra Clark

Member Service Specialist

Newport 1 year

Christmas is Coming--let Us Help with a Christmas Loan!

Christmas will be here before you know it! Sebasticook 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% below the normal loan rate. Borrow up to \$2500, payable over 12 months. To apply, or if you have any questions, please visit one of our branches in Pittsfield or Newport and talk to one of our friendly, helpful loan officers, or you may apply online at www.svfcume.com.

*Annual Percentage Rate



Holiday Cash Calendar Raffle to Benefit Ending Hunger in Maine Campaign

Take A Chance and you could win big—just in time for the holidays! For just \$10 you get 31 chances to win CASH! Every day in December we will draw one winner—there will be different cash prizes every day—from \$20 to \$500. And if you win your name goes back in the drawing so you have a chance to win again! Total cash payout over the 31 days is **\$3,000!!** Don't miss out on the fun—buy your tickets today! Tickets are available at our Pittsfield and Newport branches.

\$10 Holiday Cash Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
DECEMBER 2015		1 Rudolph debuts 1939 \$76	2 \$20	3 \$30	4 \$40	5 Mozart dies 1791 \$224
6 Walt Disney Born 1901 \$114	7 Pearl Harbor Day \$50	8 \$20	9 A Charlie Brown Christmas debuts—1965 \$50	10 \$30	11 \$500	12 \$40
13 \$20	14 \$30	15 \$40	16 Boston Tea Party 1773 \$242	17 \$20	18 \$500	19 \$30
20 \$40	21 First Day of Winter \$100	22 \$20	23 \$30	24 Christmas Eve \$250	25 Christmas \$125	26 \$40
27 \$20	28 \$30	29 \$40	30 \$20	31 New Year's Eve \$209	Tickets — \$10 Each Winners are resubmitted — win up to 31 times! \$3000	

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.



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

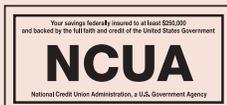
Newport

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



Federally Insured by NCUA

Is Fall the Best Time of Year to Buy a Car?

Traditionally, fall is considered the best time to buy a new car. Dealers have received vehicles for the next model year, and they want to clear this year's cars off their lot.

But there are other good times to buy. Nearly all car salespeople work on commission, so a successful negotiation translates directly into money in their pocket. Also, nearly everyone at the dealership has monthly, quarterly, and annual goals to meet, often with the possibility of a special bonus for beating a goal.

So if you're a serious buyer seeking the best deal, when might you shop?

- End of the year. Between December 31, 2015, and January 1, 2016, a 2015 car on the lot will become a year older and much less desirable. By showing up close to New Year's Eve, you may find a dealer hoping to meet or exceed his annual sales goal and eager to move out this year's model before next year.
- Tax season. Money dries up for a lot of people around tax time, and new car sales tend to suffer. If you stroll in around April 15, you may find salespeople happier than ever to help you spend.
- Memorial Day Weekend. Some car buyers say this is the absolute best time to buy. Dealers want to free up space in anticipation of next year's models arriving soon. You could get a current-year car at a big discount, with a warranty whose clock has just started running.
- Labor Day Weekend. Now the new models are here, and the current-year models are looking old. There may be less competition from folks who bought a car on Memorial Day or spent all their money on summer vacation. Expect deep discounts.
- End of the quarter, month, or even day. If the sales rep or dealership is just short of reaching a goal, they may be willing to make concessions to close a sale. One buyer found "the best deal ever" when he took his fiancée in at 5:00 p.m. on Valentine's Day. "The sales rep, his boss, and the finance guy were all but tossing us the keys for the new car" so they could leave to get to their own wives and girlfriends, he reported.

To make sure sales reps know you're a serious buyer, consider visiting us for preapproved financing before you go to the dealership. Sebasticook Valley FCU is currently offering new-car loans as low as 3% APR* for 48 months.**

*Annual Percentage Rate

** Rate is accurate as of 9/11/2015 but is subject to change without notice. Credit subject to approval.

Why We're Calling October 15 "ICU Day"

Credit unions all over the world are celebrating International Credit Union Day (ICU Day) on October 15 this year. And it's all in honor of you.

You may not have known there was an ICU Day. There are credit unions (CUs) in 105 countries, including Canada, Australia, Latin America, the Caribbean, Africa, Asia, New Zealand, Great Britain, and the South Pacific as well as in the U.S., with 217 million members.

To raise awareness about the positive achievements of credit unions worldwide, CUs will be celebrating the day with open houses, contests, fundraisers, picnics, and parades. Here at Sebasticook Valley FCU we will be having free refreshments, giveaways and great door prizes!

Stop by on Thursday, October 15. We'd really like to see you and thank you for being a member – on ICU Day and every day.

Who Better to Honor on ICU Day Than Ben Franklin?

Records reflect that the first official holiday for credit union members and workers was celebrated by the Credit Union League of Massachusetts in 1927. The date they chose, January 17, was Benjamin Franklin's birthday. To early credit union founders, Franklin epitomized the "life and teaching embodied in the spirit and purpose of credit unions."

Back then, credit unions were a relatively new development in the U.S. Originating in Germany in the mid-1800s to provide cooperative services to farmers, they spread through Europe and arrived in Quebec in the early 1900s. From there, they moved south into New England, with the first credit union established in Manchester, NH.

The simple idea that people could pool their money and make loans to each other led to Sebasticook Valley FCU being founded in 1953. We're proud to celebrate CUs' worldwide accomplishments on International Credit Union Day. And although it's no longer held on his birthdate, we know Ben Franklin would approve.