



## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 18th

**Presidents' Day**  
Monday, February 15th

**Tuesday March 1st –**  
All branches of SVFCU  
will be closed for a  
System Upgrade.

## Employee Anniversaries

**Tara Pomeroy**  
*Loan Processor*  
Pittsfield ..... 14 years

**Kim Witham**  
*Member Service Specialist*  
Pittsfield ..... 4 years

**Abby Hill**  
*Member Service Specialist*  
Newport ..... 1 year

## 63rd 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 2016 are Dan Costain and Elaine Lister.

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 108 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 26, 2016 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...

As another year comes to a close, we look ahead to a new year filled with opportunity. At your credit union 2016 promises to be a great year with many opportunities. We have been working diligently on a significant upgrade to our data processing system and computer networks. The fruits of that labor you will see at the beginning of March. These upgrades will bring new products and upgraded services to our members and allow our employees to serve you better and more efficiently. You will be hearing more about this project and the benefits in the coming months.

This year was marked by the opening of your new office in Newport. It features an enormous improvement in parking and traffic flow making it much easier for our members to do business. The lobby area allows for more personal service to our members and some expanded space for our staff. We could not be more pleased in the outcome of this project.

Every year I take this opportunity to thank all of our members for supporting our effort to end hunger in the areas we serve. Through the Maine Credit Unions Campaign for Ending Hunger your credit union, with your help, raises funds that are distributed within the immediate area to food cupboards who desperately need it. Your contributions and generosity make life better for many of your friends and neighbors. I thank you most sincerely for making a difference in our communities.

I want to thank you also for putting your faith and trust in us to serve your financial needs. We take that commitment seriously and in turn will work diligently every day to give you high quality personal service and deliver products that you need and desire. We will make decisions that are in the best interest of our members and strive to always keep that goal in mind. We're here to serve you, our members. Thank you for giving us the opportunity to do just that. Best wishes for a happy and healthy new year.

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

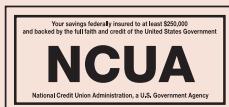
##### Newport

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

[www.svfume.com](http://www.svfume.com)



Federally Insured by NCUA

# Exciting News for our Valued Members: A new State-of-the-Art Technology Upgrade!

Sebasticook Valley FCU is pleased to announce to our members that we will be upgrading our core processing system to a state-of-the-art core processing platform hosted by Synergent, a service corporation of the Maine Credit Union League. This new system will offer many new and enhanced services that we are currently unable to provide to our members. During the upgrade of our processing system, our current online banking/mobile banking/bill payer services as well as our ART (24 phone banking system) will also be upgraded. The upgrade is due to take place on Tuesday, March 1, 2016. These changes will require some interruptions of credit union services.

**To facilitate this change, the credit union offices will be closed all day on Tuesday, March 1, 2016 and will re-open on Wednesday, March 2, 2016.**

*Members please keep in mind that before, during and after the system upgrade your account information will always remain safe and intact. Account numbers, direct deposits and automatic payments will all carry over to our new upgraded system.*

## New/Enhanced Services:

### Enhanced online banking!

- Open accounts online
- Pay Visa Credit Card bill online
- A2A transfers (account to account)—transfer money from your account with SVFCU to another financial institution

### Enhanced 24 Telephone Access System (Call24)!

- Same phone numbers 207-487-5710 or 1-866-768-6643
- Members may transfer between SVFCU accounts, with access permission.

### CUSO Mortgage payments made at the branches!

## Some Important Dates to Remember for the System Upgrade:

**MONDAY, FEB. 29** — all ACH deposits and debits that are scheduled to be posted on 3/1/2016 will be posted to members accounts on 2/29/2016.

**TUESDAY, MARCH 1** — SVFCU branches will be closed and all systems will be down.

### What this will affect:

- ATM access—both SVFCU ATM's will not be operational
- Shared Branching—will not be operational for our members
- Home Banking/Mobile Banking/Bill Pay—will not be operational for our members
- ART System—will not be operational
- Visa Debit Cards—will be operating on Offline Limits (\$1000 POS and \$500 Cash daily limits)
- Visa Credit Cards—will not be affected

**WEDNESDAY, MARCH 2** — SVFCU branches will be open.

- All home banking members will need to re-register for online banking access and those that use mobile banking will need to then download our new app through the iTunes App Store or Google Play Store.
- All members that use the ART (24 hour telephone access system) will need to re-register for this service.

**Please be aware that e-statements and account history will not be available prior to March 1, 2016. Please print out e-statements for your records prior to the system upgrade. You will be receiving a paper statement in the mail for February 2016 activity.**