



Holiday Closings

Independence Day

Monday July 4th

Labor Day

Monday September 5th

Employee Anniversaries

Donna Lisenby

Accountant/Bookkeeper

Pittsfield19 years

Gail Curry

Loan Officer

Newport18 years

Anne Stein

Mortgage Officer

Pittsfield18 years

Alyssa Dahlbergh

Card Services Manager

Pittsfield18 years

Martha Knight

Member Service Specialist

Newport8 years

Amy Lucas

Member Service Specialist

Pittsfield8 years

Notice to Consumer of Right to Cancel

MEMBER'S CHOICE® Credit Life and Credit Disability Insurance are voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at any time by contacting your Credit Union.



Back-to-School Loan Special!

It's school shopping time and Sebasticook Valley Federal Credit Union wants to help with your Back-to-School Shopping! We are once again offering our Back-to-School Loan Special from July 1 to September 30. Qualifying members may borrow up to \$2,000 for 12 months at a rate of 2% BELOW what you would normally qualify for! You can apply right online at www.svfcume.com.

If applying online is not for you, you can always stop in at one of our branches in Pittsfield or Newport to apply. Our loan officers would love to help with your Back-to-School shopping!

SVFCU delivers Ending Hunger Campaign checks to area organizations

At SVFCU's 63rd Annual Meeting, checks from the 2015 Ending Hunger Campaign were handed out to community organizations that work tirelessly for the cause of ending hunger. The SVFCU Ending Hunger Campaign raised over \$25,000 in 2015 and 100% of that money, as always, was distributed to hunger organizations in the Sebasticook Valley area. Those receiving checks this year were Newport Community Food Bank, Pittsfield Food Bank, Corinna Food Pantry, Tri-Town Food Pantry in Hartland and Widows and Orphans Food Bank in Stetson, as well as a snack pack program at Warsaw Middle School and Vickery School in Pittsfield, the SFD Snack Pack Program for RSU #19, an in-school food pantry at Hartland Elementary School, and Healthy SV's Senior Farm Share Program.

We would like thank all of our hard working employees and very generous members for making the 2015 Ending Hunger in Maine Campaign so successful!



Pittsfield Food Bank



Widows and Orphans Food Bank in Stetson



Tri-Town Food Pantry



Sebasticook Family Doctors/RSU #19 Snack Pack Program

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.



Seabaticook 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

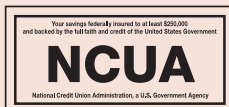
Newport

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

Be Aware of Scams!

There are many out there that want to steal your money! Please be aware of the scams and always protect yourself and your personal information.



SOME OF THE CURRENT SCAMS:

IRS Imposter Scam—may try to scare you into thinking that you owe back taxes or that there is a problem with your return and you will be arrested immediately if you don't pay them now. If you disagree they typically become rude and belligerent. The real IRS won't initiate contact by phone or email—instead they will send a postal letter. **If this happens to you: Hang up the phone! Do not engage with these people, and never give your personal information.** If you think you owe money to the IRS, contact a number you know to be correct or through www.irs.gov.

Grandparent Scam—An increasingly common scam involves a call from someone claiming to be your grandchild. The scammer will claim that there has been a mishap and

money is needed immediately. **If this happens to you: Never wire money or give out bank information based on a telephone call.**

Fake Check Scams—Fake check scams often originate through email. Whatever the set-up, the bottom line is if someone you don't know sends you a check but wants you to wire money back, **IT'S A SCAM!** Be skeptical. *There is no legitimate reason for you to wire money back to someone who has paid with a check.*

Lottery/Sweepstakes Scam—you receive a letter in the mail saying you have won thousands of dollars in a lottery or sweepstakes. They send you a check to cover taxes or some other bogus fee. You deposit the check in your bank account and then wire the required fee, probably to Canada. Your Credit Union contacts you days later to alert you that the check is fraudulent and you now have to pay the Credit Union back. **If this happens to you: Do not deposit the check, do not wire money.**

**Find all of this information and more at:
www.maine.gov/ag/consumer/scams



These are just a few of the many, many scams out there. Always protect yourself and your money, by being skeptical of anyone trying to get your personal information (Social Security number, account information, debit card and pin number, etc.) or trying to get you to wire money—especially if it is being sent somewhere out of the country.