



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 2016

Holiday Closings

Columbus Day

Monday, October 10

Veterans Day

Friday, November 11

Thanksgiving Day

Thursday, November 24

Christmas Eve

Saturday, December 24

Closing at regular time 12:00 P.M.

Christmas Day *observed*

Monday, December 26

New Year's Eve

Saturday, December 31

Closing at regular time 12:00 P.M.

New Year's Day *observed*

Monday, January 2

Employee Anniversaries

Mindy Nyman

Operations Manager

Pittsfield16 years

Heidi Simmons

Loan Officer

Newport15 years

Kim Barnet

Operations Manager

Newport13 years

Ricki-Lynn Johndro

Member Specialist Asst. Manager

Newport8 years

Tiffany Janvrin

Member Specialist Asst. Manager

Pittsfield7 years

Debra Clark

Member Service Specialist

Newport2 years

Heidi Wilcox

Member Service Specialist

Newport1 year

On October 20, we're having a celebration!

Credit unions everywhere are going to celebrate October 20. It's International Credit Union Day— an opportunity to raise community awareness and recognize the dedicated service provided by the people who work in your credit union.

Why earmark a day to honor 57,000 nonprofit financial cooperatives with members on every continent except Antarctica? Well, consider this:

Credit unions are democratic. We're owned and run by members like you. One member, one vote. In other financial institutions, you get no votes.

Membership is open. It's easy to join a credit union. In most cases, you can become part of a credit union by living in the local community.

We don't discriminate. Credit union members can be of any race, creed, color, gender, or ethnicity. Tall or short, young or old, everyone's welcome.

Lower overhead means better deals for members. As member-owned cooperatives, credit unions don't have heaps of highly paid executives or a zillion branches. That helps keep costs down, so credit unions' rates on loans and savings are often better than you can find elsewhere.

The more successful the credit union, the more its members benefit. Your credit union's earnings are reinvested in lending to members and better pricing, instead of being paid to outside shareholders.

On October 20, credit unions around the world will be holding open houses, contests, picnics, parades, and fundraisers in honor of International Credit Union Day. If you notice we're in extra-good spirits that day, don't be surprised. It's not every day we get to celebrate ourselves.

Join us on Thursday, October 20 as we celebrate International Credit Union Day at our Pittsfield and Newport branches. We will have refreshments, give-aways and drawings for great prizes— including a \$100 Hannaford gift card!



Christmas Loan Special

Christmas will be here before you know it! SVFCU is pleased to offer our very popular Christmas Loan Special once again at **2% below our normal interest rate for qualifying members. Borrow up to \$2,500 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 Loan Officers. You may also apply online at www.svfcume.com.

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

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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

Top Five Reasons to Use Shared Branching

Do you use the CO-OP Shared Branch Network? This nationwide community of credit unions with over 5,000 locations enables you to do your banking at any participating branch, while keeping your account at your home credit union. If you're still wondering why you should use a Shared Branch, here are five reasons to start:



- It's convenient.** Whether you're traveling out of town or moving away to college, you can keep your money right where it is.
- It's accommodating.** When you visit a Shared Branch location, you can access your accounts, deposit checks, and make loan payments just like you can at your home credit union.
- It's supportive.** Credit unions work together to provide members with the best services. When you use these services, you are supporting your credit union so it can continue to serve you.
- It's easy.** If you download the Co-Op Shared Branch app or go to coopcreditunions.org/locator, you can find a Shared Branch wherever you are.
- It's free.** That's right. Shared Branching is all about giving you the best service at no cost to you.

Holiday Cash Calendar Raffle to Benefit Ending Hunger

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. 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
Tickets are \$10 Each Winners are resubmitted— win up to 31 times! \$3,000 Payout!			December 2016 1 \$20	2 \$30	3 \$40	
4 \$20	5 \$30	6 St. Nick's Birthday \$100	7 Pearl Harbor Day \$77	8 \$40	9 \$23	10 \$250
11 \$30	12 \$40	13 \$20	14 \$30	15 \$20	16 Ugly Christmas Sweater Day \$100	17 \$500
18 \$20	19 \$30	20 \$40	21 Winter Begins \$75	22 \$20	23 \$500	24 Christmas Eve \$225
25 Christmas \$250	26 \$30	27 \$40	28 \$20	29 \$30	30 \$100	31 New Year's Eve \$250

