



## Holiday Closings

**Martin Luther King, Jr Day**

Monday, January 16

**Presidents' Day**

Monday, February 20

## Employee Anniversaries

**Tara Pomeroy**

*Loan Processor*

Pittsfield ..... 15 years

**Kim Witham**

*Member Service Specialist*

Pittsfield ..... 5 years

**Abby Hill**

*Member Service Specialist*

Pittsfield ..... 2 years

## New Remote Deposit Capture Service

We are pleased to offer our members a new service— Mobile Remote Deposit Capture! Can't make it to your Credit Union this time of year, or don't want to get out on snowy roads?

Download our new app and you will be able to snap a picture of the check. Make sure that it is endorsed correctly. Then tap to complete and you are done! Your check will be deposited into your account!\*

There are restrictions on what type of checks can be deposited and when funds will be available.

\*For Terms and Conditions for using Mobile Remote Deposit Capture, please visit <https://www.svfcmu.com/docs/mobile-finance-manager>

## 64th Annual Meeting

Regulations require that at the Annual Meeting, Directors and Committees present the financial position of the Credit Union. We have seven members on our Board of Directors. This year the terms of three directors will expire. Board members whose terms are expiring in April 2017 are **Jim Burns** and **Stacey Fitts**.

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. on February 24, 2017, at 505 Somerset Avenue, Pittsfield, ME 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 the President...

As the year winds down and I look back, it is certainly clear that 2016 was a busy one at your Credit Union. We started early in the year with daily training of all of our staff to get ready for a brand new computer system on March 1<sup>st</sup>. It is difficult to explain the enormous undertaking that this project was. We replaced nearly every piece of computer equipment we had and all the software that runs our daily operations. I must say that our staff, the people that work hard for you every day, stepped up and made this project a huge success. Without their hard work and the patience of you, our members, we would not have prevailed.

With the flip of that switch in March, we have propelled your Credit Union ahead and greatly increased the technology that drives the products and services we provide to you. We now have the latest cutting-edge infrastructure to deliver great service and ensure the safety of your personal information. We have built a team of partners that are first in class in their fields and stand ready to move confidently into the future.

I also want to take this opportunity to thank all of our members for doing business with us over the past years. I can report that your Credit Union is growing, financially strong and looking forward to the future. Thank you also for continuing to support our effort to reduce hunger in our communities through the Maine Credit Unions' Campaign for Ending Hunger. You can rest easy knowing that you are doing a great thing for your friends and neighbors.

It is a pleasure to serve each and every one of you throughout the year and I look forward to a new year of positive growth for our Credit Union. Our focus is on you, our members, and we are committed to serve you with the best possible products and services delivered with the best service we can. I wish you and your family a happy and healthy new year.

**Jim Lemieux**  
*President/CEO*



## SebastiCook Valley Federal Credit Union

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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

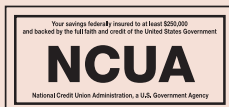
##### Newport

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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## Six Scams to Watch Out For This Winter

Nowadays, “You better watch out” isn’t just about Santa Claus coming to town. It’s also a heads-up about scammers whose Grinch-like efforts to grab money and identities tend to multiply at this time of year. Here are six kinds of scams to beware of— online, on the phone, or in person:

### 1. Charity scams: “Help those less fortunate than you!”

These scams usually take the form of a phone call asking for a holiday contribution to benefit military veterans, firefighters or police, needy children, or victims of a natural disaster. The caller may solicit a credit-card donation before you have time to check out the request. While some of these appeals are legit, the cost of telemarketing means that, at best, only part of your donation will ever reach the charity. To protect yourself, say, “I don’t make financial decisions over the phone.” Hang up and visit the charity’s website, [give.org](http://give.org), or [charitynavigator.org](http://charitynavigator.org) so you can decide whether or not to donate directly.



### 2. Utility scams: “We’ll have to shut off your service unless you pay your overdue balance right now!”

The threat of being without power, gas, or water in cold weather can scare anyone. But don’t rush to buy a prepaid gift or debit card, which is often how these fraudsters want to be paid. Instead, check your utility account status directly by phone or online. If you’re indeed in arrears, you’ll be given weeks or months of notice before a shutoff.

### 3. Medicare scams: “We’re updating our records and need to verify that you’re enrolled?”

What these crooks want is your Medicare number, which is the same as your Social Security number. With it, they may succeed in taking out new loans in your name and ruining your credit. Also beware of bogus health care providers who say you owe them money, or insurers who demand to be reimbursed for an “overpayment.”

### 4. Tax scams: “You owe a penalty because of the Affordable Care Act?”

The complexity of the ACA, also known as ObamaCare, has inspired a new version of the imposter-IRS agent scam. In a phone call or an email, you’re notified that you owe a tax penalty because you didn’t have proper health care coverage last year. You’re told to send a check made out to “I.R.S.” or a prepaid gift card. (In reality, the IRS doesn’t accept gift cards. And checks should be made out to “United States Treasury.”)

### 5. Contractor scams: “Get a special price if you pay in advance.”

Sounds good—but once the helpful stranger pockets your payment and drives off in his plow truck, you won’t see him all winter. Other drive-by scammers may offer to fix your roof (“With those old shingles, you’ll have ceiling leaks by spring;”) or your furnace (“How long has your chimney been putting out that funny-colored smoke?”). Don’t agree to anything, no matter how sweet the deal sounds. Take down their contact information, then ask a contractor you trust for a second opinion.

### 6. Investment scams: “This risk-free investment pays high returns— guaranteed!”

If you’re invited out of the blue to a financial seminar that includes a free lunch, go for the food— not the advice. According to the AARP Bulletin, you’re likely to be pitched such “unsuitable if not bogus investments” as oil and gas, precious metals, promissory notes, life settlements, and long-maturity annuities. For better advice tailored to your situation, find a fee-only financial planner at [napfa.org](http://napfa.org) or [garrettplanningnetwork.com](http://garrettplanningnetwork.com).

If you’ve been scammed, notify your police department. It’s better, of course, to avoid becoming a victim. Stop in and talk to us if you’ve been approached with an unusually good deal or an urgent demand. We may be able to help you discover if it’s from a legitimate source. With a little research, just like Santa, you’re gonna find out who’s naughty or nice.