



Holiday Closings

Patriots' Day
Monday, April 17
Memorial Day
Monday, May 29
Independence Day
Tuesday, July 4

Employee Anniversaries

Gwen Manson
Loan Processor
Pittsfield 26 years
Kristina Hall
Exec. Asst./Collections Manager
Pittsfield 24 years
Sandra Braley
Member Service Specialist
Newport 22 years
Jim Lemieux
President 19 years
Kelley Carter
Executive Vice President
Pittsfield 9 years
Ashlee Brown
Member Service Specialist
Pittsfield 9 years
Shannon Young
Member Service Specialist
Pittsfield 7 years
Myrna Duplisea
Receptionist
Newport 4 years

Attention Online Banking Users

You will be prompted to change your password 365 days after you register or 365 days from your last password change.

Notice of Consumer Right to Cancel

MEMBER'S CHOICE® Credit Life and Credit Disability Insurance is 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.

64th Annual Meeting

All members of the Sebasticook Valley FCU are cordially invited to attend the Credit Union's 64th Annual Meeting. Take advantage of this time to mingle with other members, employees and board members; learn how well your Credit Union is doing; and ask any questions you may have about your Credit Union. You will also have an opportunity to elect fellow members to the Board of Directors who oversee the operation of the Credit

64th Annual Meeting
Wednesday April 12
Newport Branch
5:30 P.M.

Union. We welcome your comments and participation at this very important event!

There will be light refreshments served and some free giveaways for all that attend, as well as some great door prizes up for grabs.

Protect Yourself from Debit Card Fraud

As debit cards have become increasingly popular as a method of payment, the fraud on debit cards has also increased. There are several precautions that we urge our members to take to protect your account from fraud.

- 1. Sign up for online/mobile banking.** There is no better way to protect your account than to be able to monitor it 24/7 and notify us as soon as you see any suspicious transactions on your account. The sooner you see it and notify us, the sooner we can stop the fraud. Check your account as often as possible. Register your account today at www.svfcume.com to safeguard your accounts always.
- 2. Update your contact information with us.** We cannot ask you about a suspicious transaction if we do not have a correct phone number for you.
- 3. Keep your card in a safe place at all times.**
- 4. Commit your PIN to memory.** Never keep it with your card. If you must write it down, keep it in an at-home safe or hidden place in your home. And never give your PIN to another person.
- 5. Be wary of entering your debit card information online.** Only shop at reputable sites, meaning they are major companies with a verifiable security certificate. If you have a bad feeling about a site or are unsure about your purchase, don't provide your debit card number.



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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

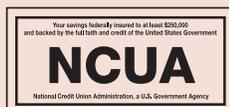
Newport

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

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Maine Credit Unions' Leadership in Financial Education Gets an A+

Maine credit unions are top scholars when it comes to financial literacy in our state. Credit union staff and volunteers ensure this by teaching financial literacy in local schools and helping coordinate in-school branches. Additionally, many Maine credit unions participate in one of the Financial Fitness Fairs coordinated by Maine's credit unions and Maine Credit Union Youth Week for high school students and young adults.

Maine credit unions are also a valuable resource for helping adults with money management and financial planning. Credit unions want their members to be well informed so they can make the best financial decisions possible. From providing tools to help members better manage their money, to hosting seminars on subjects such as decreasing debt or buying your first home, Maine credit unions help Maine people of all ages achieve a secure financial future.

For these leadership efforts, the Maine Credit Union League and Maine's credit unions were recently presented with their 14th national Desjardins Youth Financial Education Award from the Credit Union National Association. The prestigious award recognized the League and Maine's credit unions for their continued leadership in developing initiatives and programs for expanding participation and awareness in youth financial education for Maine students.

Financial Fitness Fairs

During the 2015-16 school year a total of 6,904 students from more than 115 high schools in Maine participated in a Financial Fitness Fair: A Money Management Experience. More than 35 Financial Fitness Fairs were hosted last school year, and to date, they have been attended by more than 38,000 students across the state of Maine. At these fairs, credit union staff and volunteers help students complete a budget after facing real-world financial decisions, ranging from the kind car they will drive and the student loan they will need, to the type of cellphone plan they can afford. For many, it's their first time talking about saving, spending, budgeting and credit scores.

Seabaticook Valley FCU participates in Financial Fitness Fairs throughout the Central Maine region. With the Kennebec Valley Chapter of Credit Unions, we help with fairs in several central Maine schools, including Nokomis Regional High School, which will be held on April 26, 2017 and a regional fair at Kennebec Valley Community College on October 24, 2017.

For more information about the efforts of Maine's credit unions towards both youth and adult financial literacy, visit www.mainecul.org and click on the Financial Education and Resources link in the "Community Involvement" section.

Protect Yourself from Debit Card Fraud *(continued)*

6. When using an ATM:

- Watch for ATMs that appear to have been altered. If anything on the front of the ATM looks crooked, loose or damaged, it could be a sign that someone attached a skimming device.
- Avoid using ATMs when suspicious individuals are standing nearby.
- As you key in your PIN, cover the keypad with your other hand to block anyone or a camera from viewing the numbers you type.
- Always report any suspicious activity on your account immediately.

To report a lost/stolen SVFCU debit or credit card or suspicious activity during business hours, call 207-487-5576 or 207-368-4940.

To report a lost/stolen SVFCU debit or credit card *after* business hours:

- Debit Cards: U.S. 1-800-472-3272, outside the U.S. 1-973-682-2652
- Credit Cards: U.S. 1-800-991-4961, outside the U.S. 1-727-570-4849