



Holiday Closings

Martin Luther King, Jr. Day
Monday, January 15

Presidents' Day
Monday, February 19

Employee Anniversaries

Tara Pomeroy
Loan Processor
Pittsfield 16 years

Kim Witham
Frontline Manager
Pittsfield 6 years

Abby Hill
Member Service Specialist
Backup Bookkeeper
Pittsfield 3 years

65th 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 three directors will expire. Board members whose terms are expiring in April 2018 are **Ken Fredette**, **Don Hill** and **Steve Hawkes**.

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 23, 2018, 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. Credit unions are the only democratically controlled financial institutions. Only members may vote for the Board of Directors.

New Product for Our Members: CardValet



CardValet enables members to control where, when and how their debit cards are used. By having the ability to turn any debit or credit card “on” or “off,” members can be proactive in managing their accounts and preventing fraud.

CardValet features include:

- Capability to turn debit or credit cards “on” or “off” from any mobile device.
- Setting alerts based on transaction amount, merchant type, location, or to notify the cardholder when a transaction is denied.
- Controlling spending on multiple, unique cards by setting custom limits.

Our Employees Give Back

Each year, the employees of Sebasticook Valley FCU raise over \$2,000 through dress down day donations. These funds are used to give back to those in need in our communities. Half of the funds raised are donated to Maine Credit Unions' Campaign for Ending Hunger. The other half of the funds are used to buy gifts for local children. Our Christmas tree truly was a “Giving Tree” this year!



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.



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

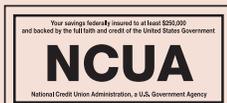
Newport

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.svfcume.com



Federally Insured by NCUA



What You Might Not Know About Your Credit Union

Here are some of the things you may not know about us and how we can help you.

We Offer More Than Just Checking and Savings

Many of you joined us because of a great rate on savings accounts, and that is definitely one of the benefits we offer our members. And, our fees for checking accounts make us a great choice.

In addition, though, we can help you build long-term financial security through proactive planning, save money on auto and home loans through relationship pricing or get out of debt faster with our low-rate credit card. Give us a call at 207-487-5576 or check out our website to see how our services can help improve your financial security.

Access Your Account When You Traveling

Through a network of shared branches, you can make deposits, withdrawals, loan payments, and perform many other transactions at a participating local credit union when you travel. Find a branch or ATM at <https://co-opcreditunions.org/locator/>.

Ownership Means Something

As a member of Sebasticook Valley Federal Credit Union, you are an owner of this not-for-profit financial cooperative. That means the staff is here for you, not to serve a group of far-removed stockholders. It also means that decisions are made locally and individually. We can proactively offer specific tactics to improve your credit and odds of getting approval for a big loan when most needed.

If you've got questions about what your credit union can offer you, give us a call at 207-487-5576 — you might be surprised at how we can help.

A New Year's Reminder

Please make sure we have your correct address and phone number(s) for any and all accounts. If you have moved, changed from a PO Box to a rural delivery, or from rural delivery to a PO Box, we need to know. If you have changed your phone number, no longer have a land line, etc., we need to know. We would also need to know if you have changed your email address. At times, we reach out to our members to ask about activity on their account, send important notices, or let you know about special promotions. Please notify us in writing of any changes to address, phone number or email address. Notice must be signed by the primary owner of the account. You may change your account information in person at any time at our Pittsfield or Newport branch. **We are unable to change any account information over the phone, as we need a signature from the account owner.**