



Holiday Closings

Independence Day

Wednesday, July 4

Labor Day

Monday, September 3

Employee Anniversaries

Donna Lisenby

Accountant/Bookkeeper

Pittsfield 21 years

Gail Curry

Loan Officer

Newport 20 years

Anne Stein

Mortgage Officer

Pittsfield 20 years

Alyssa Dahlbergh

Card Services Manager

Pittsfield 20 years

Martha Knight

Member Service Specialist

Newport 10 years

Amy Lucas

Member Service Specialist

Pittsfield 10 years

Notice to Consumer of 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.

Back-to-School Loan Special!

Are you ready for back-to-school shopping? Whether your child is going into first grade, 12th grade, or heading off to college, back-to-school supplies and clothes can get expensive. Sebasticook Valley FCU wants to help with your **back-to-school shopping!** We are once again offering our **Back-to-School Loan Special** from July 1 – September 30, 2018. 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 you with your **back-to-school shopping!**



Take Your Credit Union to College!



Starting college means many changes. New location, new friends, and a whole new routine. One thing that doesn't have to change? Your financial institution! Because Sebasticook Valley FCU is a part of the Shared Branch Network, you can access your account at a Shared Branch as if you were in your favorite Sebasticook Valley FCU branch— whether your college is in Maine or across the country!

With more branches than any single bank in Maine, Shared Branching takes one more stress out of this important life step. Whether you need to access your account for essentials like books, or even more essential, pizza, your credit union will never be far from reach. Visit www.mycushares.org to check out the many Shared Branch locations in Maine or across the nation, and check one more item off your college “to do” list!

Sebasticook Valley FCU serves members who live, work, attend school, or worship in Penobscot, Somerset or Waldo Counties.

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 visit one of our offices in Pittsfield or Newport, or apply online for membership at www.svfcume.com!



Seabird 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

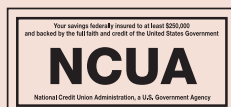
Newport

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

Apply for a Loan Online!

Do you need a loan for a new auto, a new-to-you auto, a new ATV to enjoy the trails this spring, a new RV to travel around the countryside this summer, or just a personal loan for anything from consolidating debt to a vacation in Jamaica? Are you pressed for time and can't seem to make it into the branch to apply for your loan? No worries—you can apply online at www.svfcume.com! Not only can you apply online, but if you are approved for your loan, we will send you the documents to sign via secure email. We will take care of the rest—send out the check for your new vehicle, ATV, RV or deposit the money into your account. No need to even leave your house to get the loan that you need! We're here for you, even when you can't be here! **Go to www.svfcume.com and apply for a loan today!**



SURF on the Go This Summer!

If you've used an ATM from another financial institution, you probably received a gift you didn't ask for—climbing ATM fees! Luckily, Seabird Valley FCU is part of the SURF ATM Network. That means you have access to more surcharge-free ATMs across Maine than just about anyone. Credit union members can save at least an average of \$300 a year on surcharge fees when using the SURF network—one of the largest ATM networks in the state! With the SURF network, 'no fees' means just that—not only will you see no fees at your ATM, there are no hidden fees anywhere else! SURF ATMs give thousands of Maine credit union members the ability to not only access cash but to also make deposits, surcharge-free.



Credit Union Surcharge Free ATMs

Finding one of the over 250 surcharge-free ATMs in Maine is easy to do, wherever you are! An iPhone app allows you to find surcharge-free ATMs in Maine from your current location! Headed on vacation? Find out where to get fee-free cash wherever you are! The iPhone app is free, and lists all SURF ATMs, contact info, and mapping instructions. Visit the iTunes app store and download it today!

Go to www.mainecreditunions.org/atm for a complete listing of the SURF ATM locations in Maine!

It Pays to Refinance!

We'll give you up to \$350 when you refinance your existing loan from another financial institution with Seabird Valley FCU! You can refinance your personal loan, your car, your mortgage, or your home equity loan. Simply bring this article to one of our loan officers when you apply for the new loan, and when you close the new loan, we'll hand you the cash!

- For loans of \$5,000 to \$15,000, you'll receive **\$100**.
- For loans of \$15,001 to \$25,000, you'll receive **\$250**.
- For loans of \$25,001 or more, you'll receive **\$350**.

What a deal! Great rates, local decisions and cash in your pocket. Talk to one of loan officers today or apply online at svfcume.com.

