



## Holiday Closings

### Columbus Day

Monday, October 8

### Veterans' Day

Monday, November 12

### Thanksgiving Day

Thursday, November 22

### Christmas Eve

Monday, December 24

Closing at 12:00pm

### Christmas Day

Tuesday, December 25

### New Years Eve

Monday, December 31

Closing at 3:00pm

### New Year's Day

Tuesday, January 1

## Employee Anniversaries

### Mindy Nyman

*Operations Manager*

Pittsfield ..... 18 years

### Heidi Simmons

*Loan Officer*

Newport ..... 17 years

### Kim Barnet

*Operations Manager*

Newport ..... 15 years

### Ricki-Lynn Johndro

*Frontline Manager*

Newport ..... 10 years

### Heidi Wilcox

*Member Service Specialist*

Newport ..... 3 years

### Alexa Mitchell

*Member Service Specialist*

Newport ..... 2 years

### Felicia Nichols

*Member Service Specialist*

Pittsfield ..... 1 year

## 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, a new RV to travel around the countryside this fall, or just a personal loan for anything from consolidating debt to a Caribbean vacation? 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](http://www.svfcume.com)! And 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](http://www.svfcume.com) and apply for a loan today!

## Fall's Best Home Improvement Projects

With its long days and warm temperatures, summer is often thought to be prime time for home improvement. But fall can be a great time to tackle some big projects that can help prep your home for the winter, improve your home's overall value, and make it run more efficiently.

Here are some good fall projects to tackle:

- **Fix your roof.** Schedule an inspection to assess whether you need to do any small repairs, replace your gutters or flashing, or do a full replacement. Plan ahead, though, as early fall is prime roofing season. Roofers work year-round, so you might wait until later in the fall, unless you're concerned that rain may cause permanent damage.
- **Freshen rooms by repainting.** Cold, wet weather makes exterior painting a bad idea, but it can be a great time to upgrade your interior.
- **Inspect your heating system.** A good heating system will make winter a lot more comfortable—and potentially more affordable. Get an inspection and do any needed repairs or replace your furnace with a more energy-efficient model. You might also get a programmable thermostat installed to help better manage your heating and cooling needs. You might even find local

incentives and tax credits to help offset the costs of an upgrade.

- **Spruce up your landscape.** Get the landscapers out to prune and maintain trees and shrubs. Plant new trees, plants, and bulbs while the weather is mild to up your curb appeal.

- **Weatherize.** Fall is a great time to have the plumber out to check your pipes and protect them from freezing temperatures to come later in the year. You can also install more efficient windows and doors or weatherize the ones you've got to help keep more of your heat in when the temperatures cool down. If flooding is an issue, look at installing or upgrading your sump pump to move water out.



If you need to finance any of these projects, a home equity line of credit from Sebasticook Valley Federal Credit Union can be a great way to get the funds you need. With low interest rates (which may be tax deductible in certain situations) and the ability to use funds when you need them, a HELOC is a smart choice for home improvement projects. Contact a loan officer today to get started.

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](http://www.svfcume.com)!



## 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.svfume.com](http://www.svfume.com)

### Notice to Consumer of Right to Cancel

MEMBER'S CHOICE<sup>®</sup> 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.



# International Credit Union Day – Thursday, October 18, 2018

October 18, 2018, will mark the 70th anniversary of International Credit Union Day.

Credit unions all over the world will be celebrating the history and the success of the “People, not-Profit” philosophy. This year we are celebrating the credit union movement’s loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren’t wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us at any of our branches on Oct. 18 to celebrate ICU Day.

### Help us celebrate Credit Unions!

Thursday, October 18th we will have refreshments, free gifts and prize drawings. Fill out the form below and bring it into either branch to be entered into a drawing for a \$100 Hannaford gift card for you and, in the spirit of “People Helping People,” we will also donate \$100 to your favorite charity!\*

## International Credit Union Day

### Enter To Win:

\$100 Hannaford Gift Card for you and \$100 donated to your favorite charity!\*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: \_\_\_\_\_

Must be a member of Sebasticook Valley FCU to win

\*Charity must be approved by SVFCU management

## Holiday Cash Calendar Raffle to Benefit Maine’s Credit Unions Campaign for 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. And 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! Tickets will be available at our Pittsfield and Newport branches mid-October through December.

Holiday Cash Calendar							
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	PRIZE
December 2018							\$100
1	2	3	4	5	6	7	\$40
8	\$30	\$20	\$40	\$30	\$20	\$250	\$40
9	\$30	\$20	\$40	\$30	\$20	\$500	\$40
16	\$50	\$100	\$100	\$200	\$300	\$500	\$40
23	\$30	\$20	\$40	\$30	\$20	\$250	\$40
30	\$30	\$40	Tickets—\$10 each Winners are reentered— win up to 31 times! See back for more details.			\$3000 Payout!	