



## Holiday Closings

**Martin Luther King, Jr.  
Day**

Monday, January 21

**Presidents' Day**

Monday, February 18

## Employee Anniversaries

**Kim Witham**

*Frontline Manager*

Pittsfield ..... 7 years

**Abby Hill**

*Member Service Specialist &*

*Assistant Bookkeeper*

Pittsfield ..... 4 years

## SVFCU 66<sup>th</sup> 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 two directors will expire. Board members whose terms are expiring in April 2019 are **Dan Costain and Elaine Lister**.

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 114 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., February 22, 2019 at 505 Somerset Avenue, Pittsfield, Maine 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 New Year's Reminder...

### Address, phone and e-mail updates are important!

Please make sure that we have your correct address and phone number(s) for any and all accounts that you have with us. 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 landline, etc. we need to know. We would also need to know if you have changed your email address. We, at times, need to reach out to our members to ask about activity on their account, send important notices, or let you

know about special promotions we are having. 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.

Or 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.**

## Going on vacation? Take your credit union with you!

Cabin fever may have set in, but spring is approaching and if you're planning a vacation, don't forget to take Sebasticook Valley FCU with you! Whether you are taking a family trip to the Disney World, a cruise to Cancun with your girlfriends, or road tripping throughout New England, you can access your accounts through the Shared Branch Network.

The Shared Branching Network allows you to use any participating credit union like your own. So if your aunt in Orlando gives you a check while you are visiting her, you can deposit that right into your account back home using a Shared Branch in her community. All you need is a photo ID and your account number, it's as easy as that—and you will receive the same friendly service you are used to at Sebasticook Valley FCU.

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



## 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

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

### 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.



## Tech Tools Can Help You Reach Your Money Goals

Technology has made it so easy to spend—you can buy groceries, order lunch, or even get a whole new wardrobe right from your phone. But you can also use technology to help you save and stay informed about your finances.

Here are the big ways technology can help you reach your money goals.

### You can see where your money is going.

Using the personal finance manager in online banking, check to see what percentage of your spending goes to housing, utilities, food, entertainment, or any other category you'd like to track. To get this type of information, you used to have to save receipts, log expenses by category, and then calculate how much goes into each category.

If you find that you are spending more than you'd like in one category, you can decide how to make cuts, then keep using online banking to track your progress.

**You can automate your payments**—so you don't forget. Use online banking/BillPay to send your payments each month. Just choose the date and the amount, then set it as a recurring payment.

### You can also automate your savings.

Set an automatic transfer from checking into savings each month to make sure you never miss your savings goals. Or ask if your employer can split your direct deposit into your saving and checking accounts automatically.

### You can get alerts that keep you informed.

Sign up for alerts in online banking when deposits are made, when specific transactions occur (such as those over a



specified dollar amount), when bills are due, if your account hits a certain balance, or other events so you know exactly what is going on with your money at all times.

**You can find coupons and deals.** Money saving apps abound. For example, your favorite grocery store may have an app that connects you to coupons or sales on the items you already buy. Other apps, such as Ebates or Ibotta, give you rebates on in-store and online shopping. As with any shopping, though, try to stick with the items you were already planning to buy.

**You can connect with others working toward the same goals.** Social media sites may have groups of people working toward specific financial objectives. For example, look on Facebook for groups of people trying to save more for retirement or take low-cost trips. Or check Twitter for hashtags targeted toward your money goals. You might be surprised how many people are pursuing the same goals—and how much you can learn from each other.

With a little technology savvy, you can make great financial progress. Need help using online banking or alerts to manage your money? Give us a call or stop by the branch—we're happy to help you make the most of your money.

## SVFCU Ending Hunger in Maine Campaign Update

Our Ending Hunger Campaign is on track to be our best year EVER! With the help of our incredibly generous members and our hard-working staff, this year's total will be over \$26,000! All of the money raised by Seabaticook Valley FCU Ending Hunger Campaign is given to food pantries and ending hunger initiatives in the Seabaticook Valley area. There are so many people in our area that are "food insecure" meaning that they don't always know when or where their next meal will come from. These funds that are raised—\$1 at a time, through sales of everything from goat milk soap to sweater mittens, our Annual Golf Tournament and our ever popular Cash Calendars!—do so much to help to help our neighbors in need! THANK YOU to our members and staff for all that you do for this campaign—it certainly would not be possible without YOU!