



Holiday Closings

Patriots' Day

Monday, April 15

Memorial Day

Monday, May 27

Independence Day

Thursday, July 4

Employee Anniversaries

Gwen Manson

Loan Officer

Pittsfield 28 years

Kristina Hall

*Executive Assistant/
Collections Manager*

Pittsfield 26 Years

Sandra Braley

Member Service Specialist

Newport 24 Years

Jim Lemieux

President 21 Years

Kelley Carter

Executive Vice

President 11 Years

Ashlee Brown

Member Service Specialist

Newport 11 Years

Shannon Young

Member Service Specialist

Pittsfield 9 Years

Myrna Duplisea

Receptionist

Newport 6 Years

Taylor McLoughlin-Webber

Member Service Specialist

Pittsfield 1 Year

Mitchell Hallee

Loan Officer

Pittsfield 1 Year

Annual Meeting: Celebrating 66 Years!

Wednesday, April 10, 2019 · 5:30 P.M. · SVFCU Newport Branch

Please join our staff and board members as we celebrate Sebasticook Valley FCU's 66th year in business at our Annual Meeting on Wednesday, April 10, 2019, at our Newport Branch. You will have the opportunity to mingle with fellow members, ask any questions you may have about your credit union, and learn how well your credit union did this past year. Members, at the annual meeting, elect fellow members to the Board of Directors. The Board of Directors is made up of members that volunteer their time to oversee the operation of the credit 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.

We will be presenting area food pantries and organizations that help those that are food insecure with checks from the proceeds of the Maine Credit Unions Campaign for Ending Hunger. This year, Sebasticook Valley FCU was able to raise over \$27,000 for the campaign! This would not be possible without the hard work and dedication from our staff, and the very generous members that we have. As anyone that works in the food pantries will tell you, every dollar counts, and that dollar helps to feed our neighbors in need. A huge thank you to our staff and to our members for raising over \$27,000 for Maine Credit Unions Campaign for Ending Hunger.

Bouncing Back from Winter Wear and Tear



Blizzards, ice, gale winds, subzero temperatures, flooding... thank goodness winter is over!

This may be the time when unwelcome surprises come to light, though. Frost heaves hammer suspensions. Ice dams melt and roofs leak. House paint peels. Gravel plowed off the driveway piles up on the lawn. The hard working old furnace breathes its last breath.

If things in your neck of the woods are a little worse for wear, we may be able to help.

Generally speaking, our rates on credit cards

and personal loans are better than most banks, and we're glad to assist our members at a time like this. For home improvements, a Home Equity Loan may be the right option.

So if you need to pave the driveway, paint the house, replace the boiler, buy a new set of shocks, or make another repair or investment to recover from winter, just talk to us. We'll try to help you bounce back—with a "spring" in your step. Apply in person with one of our friendly loan officers or online at www.svfcume.com.

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!



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.svfsume.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.



Ending Hunger Campaign Luncheon Celebrates Record-Breaking \$792,900 Total



Representatives from credit unions from across the state gathered at the Harraseeket Inn in Freeport on February 12 for the annual luncheon celebrating the conclusion of the 2018 Maine Credit Unions Campaign for Ending Hunger. A record-breaking \$792,900.68 was raised in 2018, over \$50,000 more than the total raised in 2017!

While fundraising is a major component in assisting with ending hunger in Maine, the impact that credit unions are making goes beyond fundraising alone. Collaboration, financial education, workforce development, community outreach, and microbusiness growth are also areas that help connect the dots.

“Giving money is really important and we’ve done a phenomenal job of raising money over the years,” stated Todd Mason, President of the Maine Credit Union League. “To solve the real problem of hunger takes more than just money. It takes time, and it takes your talents as well.”

Sebasticook Valley FCU would like to thank our members, staff and community for helping us raise over \$27,000 for this campaign. All of the money raised at SVFCU will be donated to food pantries and other ending hunger organizations in our area, such as Senior Farm Share program, snackpack programs in schools as well as several in-school food pantries. **Thank you!**

Protect Yourself, Protect Your Account

Do you know that your credit union has Text Alert Service and CardValet (an app on your smart phone) that can help you stop fraud and actually prevent fraud from happening with your debit card?

Text Alert Service. This service, once you agree to be enrolled, will send you a text alert if potential fraudulent charges are authorized or attempted with your debit card. If you are enrolled and an authorization attempt is tried with your debit card that is “red flagged” as potential fraud, you will receive a text with the following information:

The merchant name, the amount of the transaction, and the question: “Did you authorize this transaction?” If you did attempt the transaction—just reply “YES;” if you did NOT attempt the transaction—reply “NO.” With a “NO” reply, our fraud department will be able to immediately restrict your card so that no more fraudulent transactions can occur with your card. This can save hundreds of dollars or more in fraudulent transactions! Call us today at (207) 487-5576 or email us at info@svfsume.com to let us know that you would like to enroll for this service!

CardValet. This is an app that allows you to safeguard your debit card from fraud. CardValet allows you to set spending limits, receive customized alerts, and turn your card “on” and “off” from your mobile device—anytime, anywhere. Download CardValet from Google Play™ or the App Store® to take control of your debit card!

Make Shared Branching Part of Your Spring Break Plans!

Planning for a Spring Break trip? Whether it is a family vacation or a warm weather week with the girls, Shared Branching is an easy way to help your trip go smoothly. Sebasticook Valley Federal CU and Shared Branching mean that near or far, you will never be without access to your Sebasticook Valley Federal CU account. Shared Branching opens doors to thousands of other credit unions, with over 160 locations in Maine and over 5,700 across the country. You can conduct all your transactions wherever you go—just like you do at Sebasticook Valley Federal CU.

With more branches than any single bank in Maine, Shared Branching is a simple solution to any account access challenge, whether you need quick cash for a day at the beach, or a road trip takes an unexpected turn! Visit co-opcreditunions.org/locator/ to check out the many Shared Branching locations in Maine or across the nation, and enjoy a worry-free Spring Break!