



## Holiday Closings

### Independence Day

Thursday, July 4

### Labor Day

Monday, September 2

## Employee Anniversaries

### Donna Lisenby

Accountant/Bookkeeper

Pittsfield ..... 22 years

### Gail Curry

Loan Officer

Newport ..... 21 Years

### Anne Stein

Mortgage Officer

Pittsfield ..... 21 Years

### Alyssa Dahlbergh

Card Services/IRA Specialist

Pittsfield ..... 21 Years

### Martha Knight

Member Service Specialist

Newport ..... 11 Years

### Amy Lucas

Member Service Specialist

Pittsfield ..... 11 Years

## 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.

## Back to School Loan Special!

How can it be time to think about BACK-TO-SCHOOL already? The kids just got out! Well, when you are ready to think about back-to-school and all that it brings with it— shopping for school supplies, school clothes, dorm supplies, etc. — let us help! We are once again offering our **Back-to-School Loan Special** from July 1– September 30, 2019. 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 online at [www.svfcume.com](http://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!**

## Fun Summer Events in Maine

Here are some great events during the most beautiful season in Maine— there's nothing quite like the summer in our great state. Gather your friends and family, plan a day trip, and enjoy the warmth while it lasts!

### Central Maine Egg Festival

Pittsfield · July 8 –13

The 47th Annual Central Maine Egg Festival theme: "Agriculture and "FarmEgging" Past – Present – Future." Egg Decorating, Kiddie Parade, Window Painting, Egglympics throughout the week with the big parade and Kiwanis Carnival taking place on Saturday July 13.

### Yarmouth Clam Festival

Yarmouth · July 19 – 21

Thousands of people will likely attend this year's Yarmouth Clam Festival, with an estimated 6,000 pounds of clams expecting to be consumed this weekend. Along with the delicious food, there will be a clam-shucking contest, live music on multiple stages, a parade, fireworks, and a professional bike race.

### St. Albans Summerfest

St. Albans · July 20

This annual event kicks off with a community parade and includes activities for the family (games and contests) and a yummy BBQ!

### Maine Lobster Festival

Rockland · July 31– August 4

It's a Maine tradition to celebrate lobster—one of the state's most famous icons. This five-day event will include thousands of pounds of local lobster, a lobster crate race in the harbor, and live entertainment.

### Maine Antiques Festival

Union · August 2 – 4

This will be the largest antique event in Maine, drawing more than 100 dealers from across New England. You're bound to find some treasures while you shop along the unique offerings. There will be quintessential Maine eats, too, from seafood to blueberry pie.

### Riverwalk Festival

Newport · August 3

In celebration of the scenic Newport riverfront. There will be a parade, vendors, and things to do for folks of all ages.

### Maine Red Hot Dog Festival

Dexter · August 10

The Maine Red Hot Dog Festival is a DRC fundraiser designed to attract a large number of people to the town where they will see all Dexter has to offer, and to simply have fun!

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

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## Coaching Kids to Stretch a Buck on Back-to-School Spending

American families spend close to \$600 a year in gearing up the kids for school, according to the National Retail Foundation. Yet by getting the kids themselves more involved, many of us could not only reduce the cost but also help our children learn a life lesson (as adults, they'll need to know how to stretch a dollar when money is tight). To get the most from the strategy below, it's best to start early—in July or early August, if you can.

1. **Coach your kids on the concept of budgeting.** You might take a couple of dollar bills out of your wallet and explain that spending too much now means there may not be enough later for something else they want (say, summer camp or a winter trip to the tournaments)—a concept a schoolchild of any age can grasp.
2. **Set a budget that encourages them to plan.** Some parents pay for all fees and academic supplies, and then provide each child \$100 for other back-to-school needs. The kids are free to stretch the \$100 using money they have earned or saved. If they're alarmed about this budget, brainstorm with them about ways they can earn more. (See #7.)
3. **Help them inventory school supplies left over from last year.** Can they reuse backpacks, notebooks, sports equipment? If there's peer pressure to have something "new," how about personalizing those possessions with stickers or stencils?
4. **Ask them to make a list of what they really need.** You might gently remind them that school ended only a couple of months ago. Have their needs really changed since then? If a new outfit is essential for the first day of school, can they mix in clothes from their closet later on?
5. **Avoid paying full retail.** Start with Goodwill and other nearby charity and consignment shops. Teens who like to dress distinctively may find bargains at resale shops, outlet stores, and vintage clothing emporia. If you do need to buy "new," peruse sale flyers and search for online coupons first. Above all, stick to your shopping list.
6. **Consider sharing with the less fortunate.** Many communities have an organization that provides back-to-school items to truly needy kids. If you come upon a great deal in school supplies, buy a little extra and donate it. You won't save money, but you'll gain rewards of another kind. Your children will, too.
7. **Hold a yard sale of outgrown or unneeded stuff to raise money.** If you sell it as a "Back-to-School Sale," bargain shoppers will flock from all over to find good deals. While you'll probably want to oversee the sale, encourage your kids to get involved in the pricing, set-up, and selling. They'll value the profits more, having worked for them. *(Join us for our 1st Annual Giant Yard Sale to benefit our Maine Credit Unions' Campaign for Ending Hunger—earn money while helping a good cause! See below for more details.)*

## First Annual Giant Yard Sale to Benefit Ending Hunger in Maine on August 11

Sebasticook Valley FCU will be hosting a Giant Yard Sale at our Newport Branch on Sunday, August 11 from 8:00 am—2:00 pm. Have you done some spring-cleaning and want to get rid of some unwanted items? We are accepting gently used items for donation. We are also renting out spaces! Spaces are \$20 for 9'x18' space or \$35 for 18'x18' space! Make a little cash all while helping a great cause!

Please contact Mindy at 487-5576 Ext. 100 or Kim B. at 487-5576 ext. 123 if you have items that you would like to donate or if you would like to reserve a spot for our Giant Yard Sale—reserve your spot early as space is limited.



**CAMPAIGN FOR  
ENDING  
HUNGER**  
MAINE CREDIT UNIONS