



Holiday Closings

Independence Day
Friday, July 4

Labor Day
Monday, September 1

Employee Anniversaries

Donna Lisenby
Bookkeeper
Pittsfield17 years

Gail Curry
Loan Officer
Pittsfield16 years

Anne Stein
Mortgage Officer
Pittsfield16 years

Alyssa Dahlbergh
Card Services Manager
Pittsfield16 years

Sage Menard
Member Service Specialist
Newport9 years

Martha Knight
Member Service Specialist
Newport6 years

Amy Lucas
Member Service Specialist
Pittsfield6 years

Back-to-School Loan Special!

Yes, school just got out for many, but it won't be long before it will be time to go school shopping! Seabasticook Valley Federal Credit Union 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, 2014. 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!



What outdoor improvement would help you enjoy your home more this summer?



When Money magazine asked this question a few weeks ago, most readers selected one of these home improvements:

30% wanted a pool. Money noted that many real estate agents say an in-ground pool can add more than 5% to your home's value, helping you recoup some of the \$33,500 average cost of installation.

28% wished they had a deck. It's a great place to relax or entertain, allowing you to add the living space of another room without all the complications and expense. The average wooden deck cost about \$9,500 last year but added over \$8,300 to home value, making it the top feature in Remodeling magazine's 2014 "Cost vs. Value" survey.

26% longed for a screened-in porch. If mosquitoes or blackflies are a problem in your area, this is a must for enjoying the outdoors. Construction costs will vary widely, depending on whether it's just a covered deck or an actual room with decorator touches.

16% would like an outdoor kitchen. A basic setup (grill and mini-fridge) costs \$2,000 to \$10,000. You can also splurge up to \$100,000 on high-end amenities and appliances, the Landscaping Network says.

If a home improvement like these is on your summer to-do list, we can provide the financing to help make it happen. Because we're owned by members like you, the interest rates on our home equity loans and home improvement loans often beat those of local banks.

At Seabasticook Valley Federal Credit Union we're always looking for ways to make our members' lives better and add value to our community. So stop by, won't you, and let us know your plans? We're ready to help you enjoy a better summer at home than ever before.

Seabasticook Valley FCU serves members who live, work, attend school, or worship in the towns of **Pittsfield, Newport, Corinna, Burnham, Detroit, Dixmont, Etna, Hartland, St. Albans, Stetson, Palmyra, Plymouth, Cambridge, Dexter, Exeter, Garland, Harmony** and **Ripley**. 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 call or stop by today.



Sebasticook Valley Federal Credit Union

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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

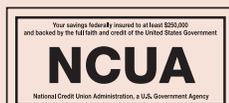
Newport

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



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Helping an elderly relative's finances stay secure



If you have a parent, other relative, or friend who lives alone and is getting on in years, one of the most caring things you can do is to open a discussion about protecting his or her future financial security. Some tips:

- 1. Mention your own preparations for the unexpected.** “You know, Chris and I have given each other a power of attorney in case either of us finds it difficult to handle money matters in the future. I would have extra peace of mind if I knew you’d made an arrangement like that, too.”
- 2. Don’t talk gloom and doom.** Preparing for possible impairment is just part of planning for the future, like having a will or a health care proxy.
- 3. Suggest that your loved one meet with an attorney to discuss the best way to safeguard her money.** One option is for her to grant someone she trusts the power to make financial decisions on her behalf. This legal power of attorney can be defined as narrowly or as broadly as she wishes. It’s to be used only if needed, and she can revoke it anytime.
- 4. Assist a loved one who’s worried about running out of money.** She or he should make an appointment for a financial checkup with a reputable professional.

The risk of mental decline in older age is real, unfortunately. The average person’s ability to understand financial concepts and act appropriately goes slowly downhill after age 60, according to Texas Tech University research*. If no one has been designated to safeguard an incapacitated person’s financial interests, a judge may appoint a guardian to step in.

So be brave—and have that conversation soon. Years from now, you don’t want to regret a missed opportunity to provide someone you love with the financial serenity they deserve.

* www.tilkingroup.com/texastech.pdf

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.