

# The SABATTUS CORNER

MEMBERS SERVING MEMBERS

SUMMER 2010



## Say Yes! Opt-In to **No Bounce!** Ask Us How!

We are making an important change to your Member Privilege Overdraft Protection service. This service, extended to members in good standing, allows us to pay withdrawals from your checking account that would cause it to become overdrawn.

Beginning August 15, 2010, **you** must ask us to "OPT-IN" to continue receiving Overdraft Protection for **ATM and debit card transactions**. Without this consent, we will decline to pay ATM and everyday debit card transactions that overdraft your account. There is no fee if we decline ATM and debit card transactions. If you do not OPT-IN, we will turn your ATM and debit card overdraft protection off on August 15, 2010. We will continue to pay overdrawn checks and automatic bill payments and charge you a fee.

**A form is included with this statement if you want to opt-in now. Please mail it or bring it to our office.**

We charge a \$25.00 fee each time we pay an overdraft. If you cause an overdraft, you must pay the overdraft and fee to bring your account positive within 30 calendar days.

Presently, we will pay overdrafts up to a limit of \$400.00 including overdraft fees. Overdrafts are paid at our discretion. Payment of an overdraft is not guaranteed.

Member Privilege Overdraft Protection is simply a way for us to provide a higher level of service when an inadvertent error may cause an overdraft. We thank you for your continued loyalty.

## Sign Up for Bill Payer in August

Beginning in August, Sabattus Regional Credit Union will offer Free Bill Payer! Enjoy the convenience of paying your bills online with no need to leave the comfort of your home. If you have access to the Internet, visit [www.srcu4u.com](http://www.srcu4u.com) and click to get started.

First time users:

- Go to [www.srcu4u.com](http://www.srcu4u.com)
- Log on to SRCU Online
- Select Bill Payer
- Click First Time Users
- An informational box will appear; follow the simple directions on your screen

Information you will need:

- Your checkbook (for your account number)
- Your Social Security number
- Bills with account numbers that you wish to pay

Let us help you clean up the clutter and pay your bills online!

### Holiday Closings

**Independence Day** · July 3 and 5

**Labor Day** · September 6

**Columbus Day** · October 11

### Anniversaries

Michelle Brown – 13 years

Ann Marie Mello – 11 Years

Amanda Thomas – 5 Years

Andrew Lunn – 4 years

Annette Caron – 2 Years

Felica Doherty – 2 Years

Kimberly McLean – 1 Year

### Board of Directors

Eric Terrio . . . . . Chairman

Virginia Dixon. Vice Chairperson

Mike Tardy . Treasurer/Secretary

Robert Dulac . . . . . Director

Roger Bouley . . . . . Director

Larry Lacoste . . . . . Director

Ted Smith . . . . . Director

### Supervisory Committee

John Wright

Pamela Foulke

Bruce Doyle

## SRCU Online: More Secure Than Ever

At Sabattus Regional Credit Union, we take our obligation to protect our members seriously. That's why we're adding another layer of security to SRCU Online. With True Factor Authentication, you can rest assured that we are doing everything we can to protect your online financial information.

### When will this happen?

True Factor Authentication will be put in place July 7, 2010.

### What do I need to do?

The first time you log in to SRCU Online after the new security has been added, you will be prompted to:

- Create a user name to replace your account number for logging in.
- Select a graphic image and enter a phrase to accompany this image.
- Select and answer three security questions.

That's all there is to it! Then each time you log in with your user name and password, you will be presented with the graphic image and the phrase you selected. If this is not the image and/or phrase you selected, close out of SRCU Online and report the incident to the credit union.

If the graphic image and phrase are correct, answer the security question shown to complete your login. It's that simple!



## Sidewalk Sale Results

Our 4th Annual Sidewalk sale brought in the highest funds raised yet. With the generous donations of items, time, and money we raised \$730.04 for Maine Credit Unions' Campaign for Ending Hunger and Special Olympics. With most items priced from a quarter to a \$1.00, it is clear that we experienced a whole lot of kindness. We truly appreciate the generosity bestowed by all. Thank you on behalf of Special Olympics and Maine Credit Unions' Campaign for Ending Hunger.



## Bring Us with You!

Take us on vacation with you with:

- SRCU Online: Our Free Online banking service
- Teller-Phone: Access to your accounts 24/7 is just a call away
- CUe-Statements: Don't wait for the mail, get your statement online
- Visa® Check Card: Quick and easy



To prevent any problems with your Visa Check card, it's always a good idea to let us know if you are going out of state or visiting another country. It is also important to know what your daily limits are on your card. We can increase them with a simple phone call.

We wish you all a safe and fun filled summer!

## Summer!

The word alone brings to mind days at the pool, family vacations, yard work and household renovations. We have money to lend for your summer time needs from convertibles to boats to air conditioners. Check out our Low Auto Loan Rates.



## Member Appreciation

Our 7th Member Appreciation was held in May. Our cooks Ted Smith, Eric Terrio and Robert Dulac had the grills on high as members enjoyed lunch on us. We thank all our volunteers, employees and our members for continued support and dedication.

# SABATTUS REGIONAL CREDIT UNION



### We're here for you!

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