

The Sabattus Corner

Members Serving Members

FALL 2008

Holiday Closings



Columbus Day
October 13th



Veterans Day
November 11th



Thanksgiving Day
November 27th



Christmas Eve
December 24th
Closing 1:00 pm

Christmas Day
December 25th



New Year's Eve
December 31st
Closing 3:00 pm

New Year's Day
January 1st

MEMBER PRIVILEGE is HERE!

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your share draft account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.



We do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from additional merchant fees and possible damage to your credit history that might result if a check is returned.

That's why we provide "Member Privilege", a special overdraft service for Sabattus Regional Credit Union members.

Sabattus Regional Credit Union will generally honor overdrafts up to the Member Privilege limit on your account.

You will be charged our standard NSF fee of \$23.00 for each item created by check, in-person withdrawals, ATM withdrawals or other electronic means paid under the limit. All negative balances must be brought positive within 30 days. Sabattus Regional Credit Union reserves the right not to pay if account is not kept in good standing. Please contact a member service representative for more details.

CREDIT UNION Week

It's that time of year again—Credit Union Week will begin on October 14th. Stop in for coffee, donut holes, apples, and cider served daily.

Plans for Credit Union Day, Thursday the 16th, include free giveaways for our members along with popcorn and other goodies.

**JOIN US DURING
THIS FESTIVE WEEK!**

SPECIAL THANKS!

We would like to thank Connie Chasse for her many years as a volunteer at the credit union. Connie served on the Supervisory Committee since 2001 and has always been a very big help during our Annual Meetings. We wish her the very best!

STAFF MEMBERS Off to College

We send our two college students, Andrew Lunn and Betsey McPherson, our best wishes for a successful academic year!





ANNIVERSARIES

9 years
Susan Bates

8 years
Lisa Hinkley



NEW EMPLOYEES

Annette Caron

Faith Dostie

Felica Doherty



**Teller-Phone
Access Number**

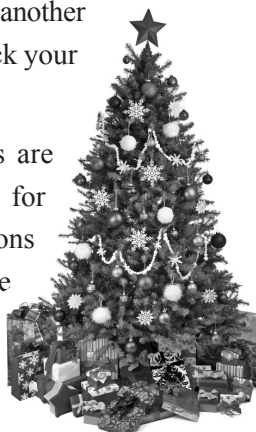
753-1527

CHRISTMAS CLUBS

Christmas Clubs were automatically deposited into your savings account on September 30th.

Some of you may have chosen to have the money transferred to another account. Please check your statements.

Automatic transfers are a great way to save for Christmas or vacations and with SRCU Online you can watch your accounts grow all year long!



Skip-A-Payment

If things get a bit rough during the holiday season remember to see us for our Skip-A-Payment* offer before you become delinquent.

Skip-A-Payment is an opportunity to skip your loan payment for the month with a small processing fee of \$25.00. (This must be done before you become delinquent.)

We understand that times can be tough. See one of our loan officers for more information.



**Real Estate, Home Equity loans and Overdraft Protection are excluded.*

Debit? Credit? Debit? Credit?

The primary difference between using debit or credit on a Debit card is in how the transaction is processed. If you use your Debit card as debit transaction, you will need to enter your pin number and the funds are removed from your account instantly. When selecting to use your Debit card as a credit transaction, you will most likely need to sign for the purchase and your funds may take longer to be removed from your account due to the fact that some stores process credit transactions by batching. (Batching is when all credit transactions are run in a batch, typically at

the end of the day and may take several days for the transaction to clear.)



A quick word of warning for those of you who buy gas with your Debit card... most gas stations place a sizable hold on your funds whenever you swipe your card at the pump no matter how small your purchase (Cumberland Farms=\$75.00). These funds can be held for several days. This could increase the likelihood of overdrafts for those who keep a low balance in their account.

The easiest way to avoid this problem is to press CREDIT when swiping your Debit card at a gas station.

**SABATTUS
REGIONAL
Credit Union**



We're here for you!

2 Middle Road, P.O. Box 250, Sabattus, ME 04280
www.srcu4u.com • info@srcu4u.com

Tel: (207) 375-6538
1-800-503-0434 • Fax: (207) 375-8933

NCUA

Your savings federally insured to \$100,000. National Credit Union Administration, a U.S. Government Agency.