# THE SADATTUS CORNER

Members Serving Members

FALL 2009

#### Holiday Closings



Columbus Day October 12th



Veterans Day November 11th



Thanksgiving Day November 26th



Christmas Eve Closing at 1 p.m. Christmas December 25th & 26th



New Year's Eve Closing at 3 p.m.

New Year's Day January 1st

## **CREDIT UNION WEEK**

As a member of a credit union, you join in a family of over 186 million members worldwide. You join them in the benefits of being an active owner rather than a customer. We are your credit union. Banks belong to shareholders who make a profit from your money. Credit Unions belong to members who receive better rates on savings and loans.

Join us on October 15th and celebrate International Credit Union

Day with us! We'll have refreshments and giveaways. Check
out our lowered loan rates all week long. It's your
money, your choice, your credit union!

# Flu Season and Your Credit Union

The credit union is currently devising policies and procedures to prepare for an extra active flu and cold season this year.

We encourage all members to have an alternative way to get to their accounts and to their money. For example, if a member is sick at home they could still have access to their accounts through SRCU Online, Teller-phone, or Cue-statements. Money can be very dirty and full of germs. We recommend Debit cards which can be used anywhere a VISA logo is displayed and if cash is needed it can be withdrawn at an ATM. If you need an application for any of these services please contact us at 375-6538.

The following are just a few suggestions recommended by Health officials:

- 1. Stay home if you are sick.
- 2. Avoid close contact with people who are sick.

- 3. Wash your hands often and avoid touching your eyes, nose and mouth.
- 4. Cover your mouth or nose with a tissue when coughing or sneezing.
- 5. Do not share personal items or drinks.
- 6. Keep up with health information in your area.

We hope for the best, but are planning for the worst so we can be prepared!

We wish you all a very safe and healthy fall season.





#### Anniversaries

10 years Susan Bates

9 years Lisa Hinkley

1 year Annette Caron

1 year Felicia Doherty



# Welcome to Our New Employee!

Kimberly McLean



# Staff Members Off to College

We wish to send our two college students, Andrew



Lunn and Betsey
McPherson our
best wishes
for a successful
academic year in
college!

# Skip-A-Payment

Remember, during the holiday season, if things get a bit rough, see us for the 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. But it must be done before you become delinquent.

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



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

### 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!



#### Debit vs. Credit

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.

# REGIONAL CREDIT UNION

We're here for you!

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