

The Sabattus Corner

Members Serving Members

WINTER 2009

Holiday Closings



Martin Luther King Day
January 19th



President's Day
February 16th



ANNIVERSARIES

39 years
Charles Hinkley

25 years
Diane Labrecque

23 years
Amy Lauze

13 years
Anne Lachance

13 years
Michelle Firczak

ANNUAL MEETING

ALL MEMBERS ARE INVITED TO OUR 51ST ANNUAL MEETING.

**Join us on February 1st, 2009,
at the Maxwell Gill Hall in Sabattus at 2:00 pm.**

Members will be able to visit with staff and elected officials before the annual report on the state of the credit union is conducted.

Prizes will be drawn and a light lunch will follow the meeting. Don't miss out on being active in your credit union and having a little fun at the same time.

P.S. We are always looking for volunteers for one thing or another. If anyone is interested in volunteering please notify Anne Lachance.

TAX SEASON is HERE!



Direct deposit is the way to go with your tax return check.

For a savings deposit use you savings account number (without trailers) in the account section.

For checking use the MICR number at the bottom of your checks beginning with the number 7. Your ABA number is 2112-88653.

FYI: Federal deposits are on Fridays. State reimbursement deposits vary.

Do NOT use a club account as it will be rejected.

Safe Deposit Box Fees

Annual fees will be due on April 1st and will be withdrawn from your savings account. Please be sure to have the available funds in your account to avoid fees.

MONEY BLUES

Did Santa forget to bring you something? Are your credit card rates too high? Are heating bills getting you down?

We have just the thing to cheer you up. We have loan rates that'll bring a smile and fit your needs.

Give us a call. Our loan officers are always ready to answer your call.



IRA'S

It's not too late
to **contribute**
to your 2008 IRA.

**Cut off date
is April 15th.**

Come see a
member service
representative
for more
information.

MONEY \$AVING Tip\$\$\$\$



your paycheck to go directly into your savings account or investments. When you pay yourself first, you won't even miss the money after it's gone.

- Expecting a raise this year? Pretend you're not. Don't change your spending habits. Deposit the extra money and use it to reach your savings goals.
- Interest payments can take quite a chunk out of your cash supply. Always take out the shortest term possible on loans, pay credit card bills in full by the due date or pay as much as you can beyond the minimum payment.
- Watch interest rates and when they start falling consider refinancing car loans

or mortgages. Pay more on your loan payments monthly to pay off the loan quickly.

- Clip coupons to help save money on groceries, household supplies and even restaurants.

- Cut down on daily coffee or latte runs. Make coffee at home and buy a traveling coffee mug. Put the money you would have spent in a savings account.

- Put your credit cards on ice—literally. Place the card in a bag of water and throw it in the freezer. You'll have to wait for it to melt before you can use it, which will hopefully be long enough for your impulse to pass.

There is no trick to saving money. These ideas may help you save a few dollars here and there. Over time those dollars add up and may come in handy for a rainy day or even a special day... you decide.



**Teller-Phone
Access Number**

753-1527

ACCOUNT CHANGES

Do you have any changes on your account profile? Let us know if you have any name, address, phone or e-mail changes.



Also, cell phone numbers are a great way for us to contact you in case of problems with your account.

*To all our members and
your families, thank you
for your patronage.*

*We wish you all a year
filled with good health,
happiness and love.*

Happy New Year!

**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.