

The SABATTUS CORNER

MEMBERS SERVING MEMBERS

SPRING 2015



Mobile Banking....It's almost here!

We are currently wrapping up Phase 1 of our Mobile Banking platform and we are hoping to have it ready to roll out to you sometime in June. We are so excited about offering this great new program and hope you are too. Watch our website or look for signs in our lobby for more details about when this product will be ready for you to use!

Spring Recreation Loans

Spring and summer will eventually come, so it's never too early to start thinking about a new summer toy. Boats, Motorcycles & Campers allow you the freedom to travel and have fun wherever you want, whenever you want. If you're looking for a loan, see us first, we're ready with great rates and convenient, quick, turnaround time.

Wild About Saving .. at SRCU

On April 24th & 25th, Sabattus Regional Credit Union will be celebrating its youngest members. Stop by for a visit as things get a little WILD around here! Make sure to have your child sign up for one of two age appropriate gift bundles. It's never too early to start getting Wild About Saving!

12th Annual Member Appreciation Day!

We're springing for lunch for our owners. That's right! If you're a member, you're an owner and lunch is on us. Spring is here and it's time for our Annual Member Appreciation Day.

Join us on May 8th for a grilled hot dog cooked to perfection by our very own Ted Smith and wife Muriel. Refreshments and giveaways will also be provided. Sign up for our special drawings all week long.

9th Annual Anne Lachance Sidewalk Sale

It's that time of year when spring cleaning is in full force and everyone is de-cluttering after the long winter. Don't forget if you have some items in a box that you no longer need, we will gladly accept donations. We do ask that they are clean and gently used.

This is our 9th year with this project that was originally started by our dear friend Anne Lachance. It was by far her favorite fundraiser as she was able to visit with all the people and raise money for two great causes, Ending Hunger in Maine and Special Olympics. Last year's record breaking total was \$1,072. We are hoping for another successful year. Make sure to mark your calendar and stop by on May 28th & 29th to do a little shopping. Who knows what treasures you'll find!

Holiday Closings

Memorial Day
Monday, May 25

Independence Day
Saturday, July 4

Employee Anniversaries

Annette Caron – 7 years
Florence Poulin – 4 years
Brandi Clark – 4 years
Kirsten Whitten – 2 years

Annual Meeting Results

Our 57th Annual Meeting was held on February 1st. Election results were as follows:

Board of Directors

Robert Dulac Chairperson
Pamela Foulke ... Vice Chairperson
Roger Bouley Treasurer
Mary LaPlante Secretary
Theresa Deschaine Director
Loretta Hinkley Director
Doris Galarneau Director

Supervisory Committee

Theresa Deschaine
Clearance Gowell III
Guy Desjardins

Scholarship time!

Tiffany Stewart, CEO/ President, recently presented the 2014 Roscoe Hinkley Scholarship to recipient, Ashley Clifford.

One student from Oak Hill High is chosen every year as a tribute to one of our founding fathers, Roscoe Hinkley. This year's recipient will be announced in the summer newsletter.



It's a Boy!

Congratulations to **Brandi Clark** and husband, Justin on the birth of their son. Although trying hard for the New Year baby, Dylan made his grand appearance on January 3rd. As for the couple's first child, 2 ½ year old Casey, the toddler is happily stepping into his new role as big brother.

Fundraiser Thank You's!!!

SRCU hosted a huge fundraiser at Christmas time with the help of many donations from local businesses and members. We raised over \$1,772. We wanted to send a special thank you to our generous friends for their donations that helped make our event such a huge success: G&G Cash Fuel, Wal-Mart, Bourque's Market, Sparetime Recreation, Flagship Cinemas, Day's Jewelers, Berube's Exon, The Meadows Golf Club, Sunco, Jillson's Farm, A&R Builders, Percy's Hardware, Maine Auto Service, Grant's Bakery, Dawn Ham, Cutloose, Katrina Cyr, Ronda & Rachel Kelloway, Longhorn's, Langlois Auto Body, Roaring Brooks Nursery, Sabattus Disc Golf, Sam's Italian Shoppe, Dunkin Donuts, House Doctor, Phil's Super Variety SPRQ Studios, Oakledge Farms, Ninety-Nine, Governor's, Applebee's, Route197 and a few anonymous friends. We applaud our very own Flo Poulin for all her hard work in organizing, calling and picking up the items. People Helping People, that's what it's all about.

From High School Grad to Financial Grown-up

If past performance holds true, Maine's high school graduation rate this June will be among the top 15 in the country, with nearly 7 out of every 8 students who entered ninth grade in 2011 graduating on schedule. If your son or daughter will be among them, congratulations!

We think it's especially important that every new graduate be on track to become a financial adult. In our experience, a parent's support at this stage can make a huge difference in a teen's future ability to cope with challenges. For example, you might consider discussing these five habits of healthy money behavior with your soon-to-be-graduate:

1. **Know how much money you have.** Using Mobile Banking or Online Banking, keep tabs on your checking account balance every day. Review individual transactions, too, to make sure your financial data hasn't been hacked.
2. **Don't spend more than you've got.** Overspending a checking account may lead to expensive fees, while spending too much with a credit card can add up to debt that takes a long time to repay.
3. **Live on a budget.** If you're going on to college, keep your financial aid, savings, and part-time wages in a savings account. Figure out in advance how much money you'll need every week, and have that amount automatically transferred to a checking account. This is excellent practice for living on a paycheck later.
4. **Keep your accounts secure.** Password-protect your laptop and phone so no one else can access stored data. Always use hard-to-crack passwords. And even though you may not have much of a credit history yet, guard against ID theft by reviewing a free credit report every four months (www.annualcreditreport.com).
5. **Learn from mistakes.** The best way for a parent to send this message is to talk about your own financial struggles when you were younger. Stories of what you did, and what you learned, can deliver powerful lessons your graduate won't soon forget.

No matter where these young grads go, they can take a credit union account with them. With checking and share savings accounts, debit cards, shared branching, and hundreds of fee-free ATMs, we'll try to help them graduate with honors to the rank of financial grown-ups.

SABATTUS REGIONAL CREDIT UNION

Small enough to CARE, Large enough to SERVE!



EQUAL HOUSING
OPPORTUNITY



Federally Insured by NCUA

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