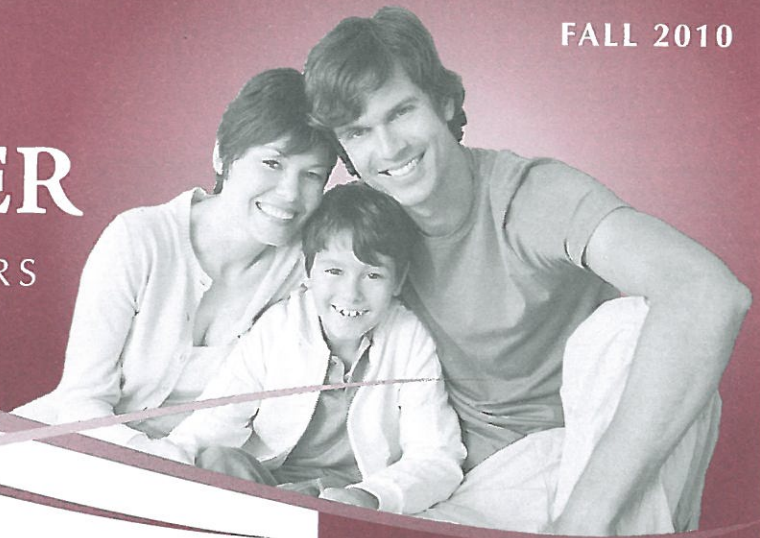


The SABATTUS CORNER

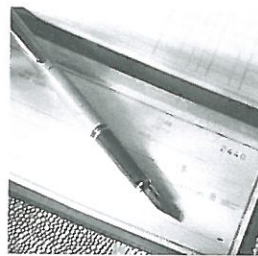
MEMBERS SERVING MEMBERS

FALL 2010



New Services: Bill Pay and HSAs

Bill Pay now available. If you have SRCU Online, you can now use Bill Pay. From the SRCU Online home page, find the Bill Pay tab, sign up, add payees and make your payments—it's that easy. Bill Pay is a convenient way for you to pay all your bills from one secure website. No more handwritten checks, envelopes or stamps. Be sure to use your micro number at the bottom of your checks for the correct account number when setting up your account for the first time.



HSAs. A Health Savings Account (HSA) can help you manage your medical expenses. You can keep your HSA even if you change jobs, become unemployed, change medical coverage, or change marital status. Make tax deductible contributions; enjoy tax-free investment growth and withdrawals. The account balance is carried over from year to year and there are no set up fees.

Distributions from your HSA are tax-free if they are used for qualified medical expenses. Check with your personal tax accountant for more information.

How Can Opting-In Benefit You?

1. Avoid the embarrassment of a debit card transaction being declined during your holiday shopping.
2. Knowing you're covered in case a deposit is late.
3. Your car just broke down and you need it fixed quickly.
4. The sales are today but payday is tomorrow.
5. You've made an error in your checkbook and you're short.
6. Can cover financial emergencies in or out of town.
7. The only time you pay for this service is when you use it. It all comes down to peace of mind.

If you would like to continue to authorize us to pay overdrafts on ATM and everyday debit card transactions, you must **OPT IN NOW!** Call us at 375-6538 or see a member representative at the office **TODAY!**

Holiday Closings

Columbus Day · October 11

Veterans Day · November 11

Thanksgiving Day · November 25

Christmas Eve · December 24
Closing at 1:00 P.M.

Christmas Day · December 25

New Year's Eve · December 31
Closing at 3:00 P.M.

New Year's Day · January 1

Employee Anniversaries

Susan Bates – 11 years

Lisa Hinkley – 10 Years

Welcome our New Employees

Christina Drinkwater

Paige Frechette

Bonnie Loubier

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