

# The SABATTUS CORNER

MEMBERS SERVING MEMBERS

FALL 2011



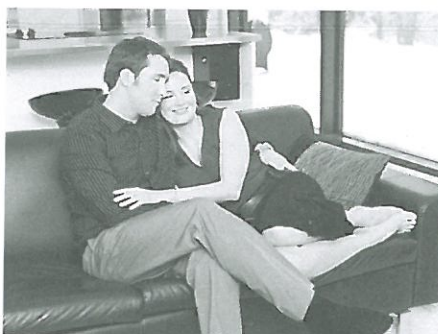
## Falling loan rates just in time!

We have lowered our loan rates just in time to get things done before that first snowflake falls. Whether it's oil, wood, pellets, a plow or snow blower, we have a loan that will fit your needs.

If it's Christmas you're thinking about, we have one year Christmas loans at a great low rate.

Whether it's winter toys like a brand new snowmobile or a winter vacation skiing or a cruise to the tropics, we have the loans to make your winter months bearable. Come in and see us first.

BrrR-ring in your request. Let us help you get ready for those ch-ch-ch-chilly winter months with rates that will warm the heart.



## Sabattus Regional Credit Union is Built Around You!

Ever wonder why Sabattus Regional CU calls you a "member"? This is because when you belong to Sabattus Regional CU, or any Maine credit union, you are not just a "customer" - you are an owner! As a member/owner, you have a say in what happens with your money, as each member has an equal vote in electing a volunteer, unpaid board of directors. Since there are no stockholders, members receive higher rates on their savings accounts, lower rates on loans, fewer and lower service fees, as well as many other benefits.

Because credit unions are not-for-profit financial cooperatives, the focus has always been on members. This is reflected in exceptional service, from refinancing a new member's car at a lower rate, or a special loan to help keep a member warm during a difficult winter. Whatever you need, from a new computer loan to refinancing a mortgage, your credit union will be with you every step of the way!

In Maine, these services are just part of the credit union difference. This International Credit Union Day, October 20, 2011, we not only celebrate the impact credit unions have in members' lives and their community every day, but we celebrate you, because serving and helping you with your financial needs are what Maine's credit unions are all about.

At Sabattus Regional CU, you have a financial partner who is built for you, to build with you!

## Holiday Closings

Columbus Day · October 10  
Veterans' Day · November 11  
Thanksgiving · November 24  
Christmas Eve · December 24  
Christmas Day · December 26  
New Year's · January 2

## Employee Anniversaries

Susan Bates – 12 years  
Lisa Hinkley – 11 years  
Annette Caron – 3 years

## Welcome our New Team Member

Megan Holland

## Board of Directors

Eric Terrio..... Chairman  
Virginia Dixon..... Vice Chairman  
Robert Dulac..... Treasurer/  
Secretary  
Roger Bouley..... Director  
Pamela Foulke..... Director  
Larry Lacoste..... Director  
Ted Smith..... Director

## Supervisory Committee

Normand LaPlante  
Theresa Deschaine  
Pamela Foulke  
Loretta Hinkley

## Skip-A-Payment

Have you ever wished that you could skip-a-payment on your car loan or your personal loan and use that money for something else? Wouldn't you like to skip-a-payment on your Sabattus Regional Credit Union loan in December and use the money to pay for Christmas?



See one of our loan officers now to talk about the Sabattus Regional Credit Union's Skip-A-Payment Program and see if you qualify. Just be sure your request is made before your regular scheduled payment due date!

Our loan officers are ready to help ease your seasonal stress.

The program excludes Mortgage loans, Home Equity loans or Overdraft Protection. A small processing fee will be charged and interest will continue to accumulate.

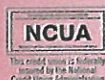
## Christmas Clubs

If you have a Christmas Club with us, it was 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 accounts.

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.



# SABATTUS REGIONAL Credit Union



## International Credit Union Day!

Every October we celebrate Credit Unions all across the world. It gives us a chance to Thank YOU "our members" and remind you of all the wonderful products we offer. Join us on October 20th for free coffee and donut holes to celebrate International Credit Union Day. All members are invited to sign up for door prizes. We look forward to seeing you.

## NEW Service!!

In response to many member requests, Gift Cards and Travel Money are now available at SRCU!

Our Visa® Gift Cards (five styles to choose from) can be used at millions of merchants around the neighborhood or around the world. They can even be used to order an item online or by phone. So the person who receives the card can choose what to buy and where to buy it. Our Visa Gift Cards are safer than cash and easier to use than a check. So you're also giving the gift of security and convenience.

Our Visa® Travel Card offers you the best of both worlds: the safety of travelers checks and the convenience of a plastic card. It's not tied to your checking or savings account, so if it's lost or stolen, there's no risk to you. It comes with Zero liability protection for your security, and it's much safer than carrying cash. If lost, your card will be replaced on an emergency schedule.

Take the stress out of gift-buying and travel! To purchase a Visa Gift Card or Visa Travel Card, simply stop by SRCU!

## Updates:

Mike Tardy resigned as a Director of the Board over the summer months. We want to thank him for his four years of dedication to the credit union, its members and staff team.

Pamela Foulke has joined the Board of Directors after having served on the Supervisory Committee for the past two years.

We would also like to thank Normand LaPlante, Theresa Deschaine and Loretta Hinkley for volunteering to serve on the Supervisory Committee.

## Reminder:

**Daylight Savings Time  
begins November 6th.**



## *We're here for you!*

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