

The SABATTUS CORNER

MEMBERS SERVING MEMBERS

FALL 2013



Stewart Appointed President/CEO

Recently, the Board of Directors announced that Tiffiny Stewart has been appointed the new President/CEO of the credit union. Michelle Firczak has returned to her previous position of Executive Vice President. Please join us all in congratulating Tiffiny and wishing her a long and successful career at our credit union.

International Credit Union Week

October 15th begins this year's International Credit Union Week. Every year credit unions unite and take one day in October to celebrate their members. We will be celebrating by providing five days of fabulous prizes. All members are invited to sign up during that week to win prizes like movie tickets and gift certificates. Please be sure to stop by on Credit Union Day, Thursday, October 17th for some refreshments including warm cider, popcorn and giveaways.

Our auto loan promotion will also be kicking off on Credit Union Day. Be sure to watch your mailbox for our loan promotion details!



Toys For Tots

Christmas is just a few months away and there are many families right in our community that will not be able to afford gifts for their children this holiday season. Please help make Christmas happen for those in need by purchasing new unwrapped toys and dropping them off here at the credit union. We are currently hosting a Toys for Tots drop off box in our lobby for your convenience. We're counting on your generosity to fill the box with new and unwrapped toys during October, November and

December. The toys will be distributed to less fortunate children in our community. Christmas is all about the children and you can make a difference for a little one on Christmas morning.

Skip-A-Payment

Wouldn't it be great if you could skip paying bills for a month? It would especially come in handy in November, December or January.

Well, YOU CAN!!! You can skip-a-payment on your car loan or your personal loan and use that money for something else.

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 regularly 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.

Holiday Closings

Columbus Day – October 14
Veterans Day – November 11
Thanksgiving Day – November 28
Christmas Eve – Dec. 24
closing at 1:00
Christmas Day – December 25
New Year's Eve – December 31
closing at 3:00
New Year's – January 1

Employee Anniversaries

14 years – Susan Bates
13 years – Lisa Hinkley
5 year – Annette Caron

Board of Directors

Normand LaPlante..... Chairman
Robert Dulac Vice Chairman
Roger Bouley Treasurer
Louise St. Claire Secretary
Pamela Foulke Director
Theresa Dechaine..... Director
Joline Lacoste Director

Supervisory Committee

Theresa Deschaine
Loretta Hinkley

Welcome Our New Team Member

Kirsten Whitten

Christmas Clubs

Reminder – All members that have a Christmas Club here at the Credit Union, your money 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 to verify which account it was transferred to.

Automatic transfers to a Club account are a great way to save for Christmas or Vacations. Sign up for your Club today and watch it grow all year long by signing up for SRCU Online where you can view and perform transactions on your accounts at your convenience 24 hours a day 365 days a year.

Online Loan Applications!

Applying for a loan with Sabattus Regional Credit Union is easy and convenient! Use our online application to apply anytime at your convenience, day or night. It's fast, safe and secure. Once we receive your online application we will review the loan and get back to you by the next business day.

Dreaming Of ATVs, RVs Or Snowmobiles? Look No Further Than SRCU!

Does the idea of a long motorcycle ride during foliage season peak your interest? Or how about spending this winter making tracks on your snowmobile? If you find yourself thinking of fun and freedom on the trails this fall, then you should consider getting a loan from SRCU for your fall recreation needs.



Stop by and talk to a loan officer about getting a recreation loan, and learn how SRCU is the key to your next adventure. We offer competitive rates and terms for life's little extras. Our friendly, helpful, and knowledgeable staff can assist you in finding the loan best suited to your individual needs.



Winterizing Your Budget

Colder weather will soon be here, and with it the higher energy bills of heating a home throughout a Northern New England winter. To keep your budget from being snowed under, have you considered taking these steps?

- Find out if you qualify for subsidies or discounts. If you think you might be eligible for financial help through the federal Low Income Home Energy Assistance Program (LIHEAP). Or ask your energy provider about discounts you may qualify for.
- Shop for the best deal. But service is important, too. Don't sign up with an outfit so bare-bones that they won't deliver if you run empty on a subzero weekend.
- Sign up for the budget plan. By dividing your estimated annual bill into 12 equal payments, you can avoid the unpleasant surprise of having a single fuel delivery blow your monthly budget to smithereens.
- Try to reduce your heating needs. You know the drill: Seal off air leaks, add insulation, have your furnace cleaned and inspected. (For more ideas, see "14 ways to lower your heating bill" on www.realestate.msn.com.)

Meanwhile, don't spend too much time envying folks who live farther south. We may have to winterize our budgets to keep warm – but they can only stay cool, after all, by summerizing theirs.

State-specific info: Search for "Fuel Assistance Maine" to find the Heating Fuel Assistance Fact Sheet. Search for "Fuel Assistance NH" to find the Fuel Assistance Program. Go to www.massresources.org and click on Energy/Utility Assistance.

Writer's note: ME and NH do not have simple URLs for LIHEAP info; the instructions above will be easiest for readers to use.

SABATTUS
REGIONAL
CREDIT UNION



Small enough to CARE, Large enough to SERVE!

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