

The SABATTUS CORNER

FALL 2014

MEMBERS SERVING MEMBERS



Credit Union Week Celebrates 66 Years

International Credit Union Day celebrates credit unions across the globe and gives a chance for both members and employees to reflect on the history of credit unions and all of their accomplishments. Credit Union Day has a long history and has been celebrated since 1948 on the third Thursday of October.

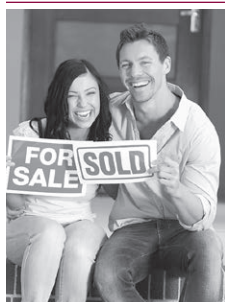
This year, credit unions will join in celebration on Thursday, October 16th to promote the products and services financial cooperatives provide to their members such as lower rates on loans, little to no fees, online banking and convenient local and global access. Sabattus Regional Credit Union is just a part of this worldwide celebration of 208 million credit union members in 103 countries.

Join us in celebrating your membership all week long! Stop by to enter to win great prizes. Thursday, October 16th we will be serving warm cider, popcorn and handing out giveaways.



Holiday Closings

- Columbus Day**
Monday, October 13
- Veterans' Day**
Tuesday, November 11
- Thanksgiving Day**
Thursday, November 27
- Christmas Eve**
Wednesday, December 24
closing at 1:00
- Christmas Day**
Thursday, December 25
- New Year's Eve**
Wednesday, December 31
closing at 3:00
- New Year's Day**
Thursday, January 1, 2015



We are Pleased to Announce that We Now Offer 30 Year Mortgages!

At Sabattus Regional Credit Union we are proud to offer a variety of mortgage loan products to serve our member's needs.

We offer both in-house portfolio loans with competitive rates and secondary market financing. See our loan department for details.

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, here YOU CAN!!! At SRCU you can skip-a-payment on your car loans and/or your personal loans and use that money for winter needs.

See one of our friendly loan officers to talk about the Sabattus Regional Credit Union's Skip-A-Payment Program and see if you qualify today. Just be sure to make your request 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.

Employee Anniversaries

- Susan Bates – 15 years
- Lisa Hinkley – 14 years

New Employee

We welcome Amber Chase, Emily Akers, and Kayla Ridley to our credit union family.

Board of Directors

- Robert Dulac Chairperson
- Pamela Foulke ... Vice Chairperson
- Roger Bouley Treasurer
- Louise Greer Secretary
- Mary LaPlante Director
- Theresa Deschaine Director
- Loretta Hinkley Director

Supervisory Committee

- Theresa Deschaine
- Doris Galarneau

Christmas Clubs

Reminder – If you have a Christmas Club with us, your money was automatically deposited into your savings account on September 30th. Some of you may have chosen to have your money transferred to another account, please check your accounts for verification.

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. Use our home banking to manage your club all year long.

Toys for Tots Box Ready to be Filled

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. Your help is needed. By donating a new and unwrapped toy, you can make a difference in a child's holiday season. Stop by to drop one or two off today!



Visa® Gift Cards

The perfect gift every time!!!
See a member representative today!



**SABATTUS
REGIONAL
CREDIT UNION**

Small enough to CARE, Large enough to SERVE!



Federally Insured by NCUA

2 Middle Road · P.O. Box 250 · Sabattus, ME 04280
www.srcu4u.com · info@srcu4u.com
207-375-6538 · 1-800-503-0434 · Fax 207-375-8933

Notice to our valued Visa Debit Card Holders:

As you may have heard, there have been several high profile merchant compromises of credit and debit card information lately. We want to assure our members that while we have no control over a merchant's system, we do take every measure possible to make sure that our cardholders are affected as little as possible by these compromises. We have systems in place that monitor card activity at all times and if there is suspect activity on the card the system will, for Visa debit cards, notify our institution and we in turn will notify the cardholder of the suspect activity, the system. These systems are not going to catch all fraudulent activity, though. The best way to protect yourself is to monitor your account as often as possible—we offer online banking for free. The sooner you let us know that there is a problem with your account, the sooner we can take action to stop the fraudulent activity.

Monitoring your account is what you can do to help us stop fraudulent activity. But when we receive notice of a merchant compromise, we take every action possible so that any cardholder involved in the compromise will, hopefully, never see any fraudulent activity on their account. To do that, we must close and reissue any and all Visa debit cards involved in the compromise. For Visa debit cards, we make every effort to contact the cardholder stating that they were involved in the compromise, order them a new card, and wait 2 weeks to block the compromised card. This allows time for the member to receive their new card before we close the compromised one. We regret any inconvenience this causes our member, but feel it is necessary to mitigate the risk involved. We will send a notification to the member stating that they are involved in the compromise. If ever you have a question concerning your account here at SRCU, please don't hesitate to give us a call. We are here for you.