

# The SABATTUS CORNER

MEMBERS SERVING MEMBERS

SUMMER 2012



## Member Appreciation

Our 9th Member Appreciation was held in May. Cooks Ted & Muriel Smith with Pam Foulke grilled and served hot dogs while our members enjoyed lunch on us. We thank all our volunteers, employees and our members for continued support and dedication. Pictured are Ted Smith, Terri Deschaine and Heather Baird with her first ever red hot dog.



## Another Successful Year!

Our Sidewalk Sale received an abundance of shoppers and hosts a new name. In honor of Anne Lachance, and her never ending generosity, we have dedicated our yearly event to her. The Anne Lachance Sidewalk Sale raised over \$575.00 this year.

*Two of our volunteers: Rachel Rac and Mary LaPlante*

## New Date! New Time!

We are now taking reservations for the informative session “Eldercare: Prepare Yourself and Your Aging Loved Ones,” presented by Beach Glass Transitions, that was postponed in May and is now rescheduled to Wednesday, September 12th from 5:30 to 7:30.

Lynn Peel, Senior Care Advisor at Beach Glass Transitions, will provide you with an eldercare worksheet which serves as a “how to” guide. This comprehensive checklist aids you in navigating all of the legal, financial, medical, and social considerations in finding the best care options for yourself or a loved one. It is also a helpful tool for caregivers to use in getting the conversations started with aging parents or spouse. Lynn will also illustrate how planning ahead with this guide prevents traumatic experiences and saves money.

Please call 375-6538, so that we may hold a space for you.

## Roscoe Hinkley Scholarship Awarded

The Roscoe Hinkley Scholarship was recently presented to Darby Beaulieu from Oak Hill High School. Congratulations to Darby & Congratulations to all our graduating members.

## SRCU is Young & Free

Sabattus Regional Credit Union is connecting with our 18-25 year old members with Young & Free Maine! This unique program includes a financial head start with a new account designed with 18 to 25 year olds in mind. This program serves as a comprehensive and fun financial resource for Sabattus Regional Credit Union’s 25 and under crowd!

Visit [www.youngfreemaine.com](http://www.youngfreemaine.com) to see what everyone is talking about! There, you can read daily blogs that include money saving tips, conversations about money and living young and free in Maine. View videos, the Living Young & Free Show, and listen to podcasts! You can also ask questions, make comments, get involved, and enter to win our monthly gift card drawings.



## Holiday Closings

**Independence Day**

July 4

**Labor Day**

September 3

**Columbus Day**

October 8

## Employee Anniversaries

15 years – Michelle Brown

7 years – Amanda Thomas

2 years – Paige Frechette

1 year – Megan Holland

## Board of Directors

Normand LaPlante..... Chairman

Robert Dulac ..... Vice Chairman

Roger Bouley ..... Treasurer/  
..... Secretary

Ted Smith.....Director

Eric Terrio.....Director

Pamela Foulke .....Director

Joline Lacoste .....Director

## Supervisory Committee

Theresa Deschaine

Loretta Hinkley

Anita Austin

## Coming Soon!

Ever want to apply for a loan in the comfort of your home? It’s coming soon. Watch our website for on-line loan applications.

## STOP!

Have you moved recently? Or, are you planning on a move?

Contact us prior to your move with your change of address, to avoid address change fees.

## Bring us with you!

Take us on vacation with you!

- **SRCU Online** – Our Free Online banking service
- **Bill Pay\*** – Pay all your bills from your computer.
- **Teller-Phone** – Access to your accounts 24/7 is just a call away
- **E-Alerts** – Receive notifications of account activity through e-mail or online mailbox messages
- **CU e-Statements** – Don't wait for the mail, get your statement online
- **Visa Check Card** – Reminder: Don't forget to let us know if you are planning to travel this summer. Especially if you will be spending time overseas, we need to know to ensure that you have access to your funds while on vacation. It is also important to know what your daily limits are on your card and that you can increase them.

\*Once you sign up for bill pay, you must pay at least one bill every 60 days to avoid a monthly fee of \$4.95. This is a FREE service as long as you continue to utilize it monthly.

## For Emergencies Small and Large, Shared Branching Saves the Day!

Summer is finally here, and with that comes the warm weather we waited for all winter long! When heading out on summer adventures, Shared Branching can be as valuable as your sun block!

While we can't ensure that the weather will be wonderful, Sabattus Regional Credit Union and Shared Branching can make sure that your summer travels are memorable for great reasons (say, finding a hidden gem of a restaurant) instead of for less great ones (such as being stranded with a flat tire and no access to cash).

With more branches than any single bank in Maine, Shared Branching is a simple solution to any account access challenge! Whether you need to access your account for fast cash for a tow truck or to pay a restaurant bill, there is sure to be a Shared Branch near you! Visit [www.mycushares.org](http://www.mycushares.org) to check out the many Shared Branching locations in Maine or across the nation, and celebrate the summer worry-free!



**CU SERVICE CENTERS.**  
The Member-Friendly Financial Network

## Why your credit union is the best bet for loans

If you're thinking of borrowing to buy a home, a car, or just about anything else, getting the money may seem to be a small part of the decision. It shouldn't be. Tighter credit standards are a fact of life following the recession, and you may find that banks which once welcomed your business have rolled up the red carpet.

That's not the case at most credit unions. Because of the way we're structured, we tend to be more willing to lend than other financial institutions are. Our interest rates on loans are often lower, too. In fact, did you know....

- Unlike commercial banks, we're owned by members like you who share a common bond. That means our focus is on serving you well, not on maximizing profit for investors.
- Just like a bank, we take deposits, then lend the money out to qualified borrowers who pay it back so it can be loaned out again. As a tax-exempt nonprofit, we can lend this money at lower rates than most commercial banks can.
- Members have the confidence of knowing that their deposits (actually shares of ownership in our credit union) are insured by the National Credit Union Share Insurance Fund, a government-backed fund similar to FDIC for banks.
- We don't waste money on zillion-dollar pay packages for senior executives. In fact, our Board of Directors are elected volunteers.

Whether you have a purchase in mind or just want a financial reserve to use as needed, we'll be glad to review the borrowing options and help you choose the one that's best. Just call us or stop by. Whether you can see it or not, the red carpet is always out for you.

\* Mark D. Cummins, "Allowing more credit union loans would boost economy," <http://finance-commerce.com>, 3/15/11

## Makayla Estes Guesses How Much Money was in the Jar

Makayla Estes of Sabattus recently received a gift from Sabattus Regional Credit Union for the closest guess on a jar full of money, which was on display at the Sabattus Elementary School Fitness Fair. The fair was held to promote good health through exercise, hygiene and eating the right foods. The Credit Union promotes Financial Fitness. Michelle Firczak, Executive Vice



President of the SRCU presented the gift to Makayla for her guess. It was only 2 cents off.

**SABATTUS**  
**REGIONAL**  
**CREDIT UNION**

**We're here for you!**

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