

# The SABATTUS CORNER

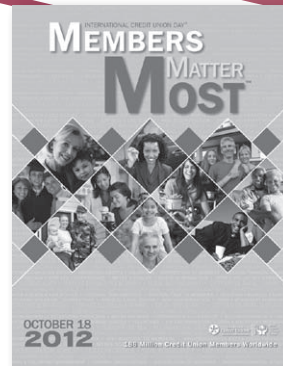
FALL 2012

MEMBERS SERVING MEMBERS



## International Credit Union Day October 18, 2012

This year's International Credit Union Week is October 15th – 19th. The theme is Members Matter Most. We certainly believe that our members are the heart and soul of our credit union and we want each and every one of you to know how much we appreciate your dedication to us. On October 18th we will celebrate Credit Union Day with you and provide refreshments and tokens of our appreciation. Be sure to sign up all week for daily drawings.



### Holiday Closings

- Columbus Day – October 8
- Veterans' Day – November 12
- Thanksgiving – November 22
- Christmas Eve – December 24 closing at 1:00
- Christmas Day – December 25th
- New Years Eve – December 31 closing at 3:00
- New Years – January 1

## 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.

### Employee Anniversaries

- 13 years – Susan Bates
- 12 years – Lisa Hinkley
- 4 years – Annete Caron

## Skip-A-Payment

Have you ever wished that you could skip-a-payment on your car loan or 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 regular scheduled payment due date!

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

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



### Board of Directors

- Normand LaPlante..... Chairman
- Robert Dulac ..... Vice Chairman
- Roger Bouley ..... Treasurer
- Pamela Foulke ..... Secretary
- Ted Smith.....Director
- Eric Terrio.....Director
- Joline Lacoste .....Director

### Supervisory Committee

- Theresa Deschaine
- Loretta Hinkley
- Anita Austin
- J. Amanda Spencer

## Oh Baby!

Our very own face painting artist, Brandi Clarke, demonstrates her techniques at the Sabattus Fun Festival gathering in July. Brandi and her husband Justin recently celebrated the birth of their son, Casey, on September 8th. Congratulations to mom, dad and baby!



### Welcome our New Team Members

- Kasey Ancil
- Krysten Deschaines
- Kaitlyn Lavallee

## Online Loan Applications!

You can now apply for a loan in the comfort of your home wearing your pajamas while whitening your teeth. Well, that's just one scenario. Apply for a loan with Sabattus Regional Credit Union via your computer or mobile phone any time, day or night. We will review the loan and get back to you on the next business day. Visit us online.



## What Type of Personal Loan is Better: Signature or Secured?

We lend out our members' money in two kinds of loans: some that are secured by collateral, and others that aren't. Here's the difference:

- With a secured loan, you promise us an interest in something you own – the car or house you're buying, for example – if you don't repay. Since having collateral reduces our risk, these loans usually come with a lower interest rate. Many members really like our inexpensive Share Secured Loans, which are secured by their savings on deposit here.
- We also make "signature" loans based on the borrower's good credit record and signed promise to repay. Because lending without collateral is riskier, the interest rate on these loans is somewhat higher. You'll probably find, though, that our loan rates are better than many commercial banks' – not to mention the local, personal service that comes at no extra charge.



## Coaching Kids To Stretch A Buck Makes A Memorable Lesson

Make smart shopping a family affair! Studies indicate that parents who encourage their children to participate in the shopping process provide their children with an opportunity to gain valuable experience in how money works and are more likely to develop strong money management skills.

Here are some ideas to involve your kids as you develop – and stick to – a family budget!

1. Coach your kids on the concept of budgeting. Explain that spending too much now means there may not be enough later for something else they want.
2. Set a budget that encourages them to plan. Provide each child a set amount for needs and help them stick to that budget.
3. Help them inventory what they already have before going on a shopping trip.
4. Ask them to make a list of what they really need vs. want.
5. Hold a yard sale of outgrown or unneeded items to raise money for their next shopping trip. While you'll probably want to oversee the sale, encourage your kids to get involved in the pricing, set-up, and selling. They'll value the profits more, having worked for them.
6. Find fun ways to avoid paying full retail price. Start with charity and consignment shops. If you do need to buy new, peruse sale flyers and search for online coupons first. Above all, stick to your shopping list.
7. Consider sharing with the less fortunate. Thinking about those truly in need helps put shopping "must haves" into perspective.

## Gift Cards

If you have ever not known what to get someone for their birthday or Christmas we can provide a simple solution.

Visa® Gift cards are a perfect gift for all your gift giving needs. They are much more flexible than a single merchant gift card. They are an ideal choice for birthdays, holidays, graduations, weddings and all other gift giving occasions.

See our receptionist for more information.



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



***We're here for you!***

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