

The SABATTUS CORNER

MEMBERS SERVING MEMBERS

WINTER 2013



Annual Meeting news!

Our **55th Annual Meeting** is set to take place on Sunday, February 3rd at the Maxwell Gill Hall in Sabattus at 2:00 p.m. Join us as we review the past year and prepare for the years ahead. Prizes will be drawn and a light lunch will follow the meeting.

Don't miss out on being active in your credit union and having a little fun at the same time. Be sure to mark your calendar and attend so you can cast your vote for the volunteers you feel will contribute the most as they serve on the Board of Directors for the Sabattus Regional Credit Union.

Your nominating Committee consists of Michelle Firczak, John Wright, Coral Herbert and Virginia Dixon. Watch for nominations on our website at srcu4u.com.



Holiday Closings

Martin Luther King, Jr. Day – January 21

Presidents' Day – February 18

Employee Anniversaries

27 years – Amy Lauze

17 years – Michelle Firczak

6 years – Rachel Rac

4 years – Jessica Ervin

3 years – Shelly Page



After holiday tips:

- Consolidation loans are a great way to bundle bills in one neat package at a low rate. See a loan officer today.
- Start planning for next Christmas with a club account. Pay weekly through SRCU online, in person or Direct Deposit. Just think how relieved you'll be when it's time to do your shopping next year.
- Bill Pay is a great way to pay those after holiday bills from the comfort of your home, on those stormy days. Sign up through SRCU online and get started today.

Board of Directors

Normand LaPlante..... Chairman

Robert Dulac Vice Chairman

Roger Bouley Treasurer

Pamela Foulke Secretary

Ted Smith.....Director

Eric Terrio.....Director

Joline LacosteDirector

Supervisory Committee

Theresa Deschaine

Loretta Hinkley

Anita Austin

J. Amanda Spencer

Welcome Our New Team Member

Alyssa Miner

Friendly reminders:

- Never give account numbers to people you do not know, especially over the telephone. By doing so, all consumer protection rights may be lost. (*Sabattus Regional Credit Union will never call and ask for your account numbers, we already have access to them.*)
- Store checks, deposit slips, bank statements and canceled checks in a safe location. Never leave a checkbook or Visa Check Card in a vehicle or in the open.
- Never throw away mail in the trash that contains account numbers, social security numbers, and any other crucial information or account statements. Shred! Shred! Shred!
- Be sure to check your statements and account transactions for anything that looks peculiar.

Be safe in the New Year and guard your account information carefully.

Want your tax refund sooner?

Have your tax refund deposited safely and quickly into your account by using Direct Deposit. For a Share account deposit (Savings) use your Share account number found on your account card (without trailers) in the account section. For a Share Draft Account (Checking) use the micr number at the bottom of your checks beginning with the number 7. Our routing number is 211288653.

FYI: Federal deposits are on Fridays, State reimbursement deposits vary.

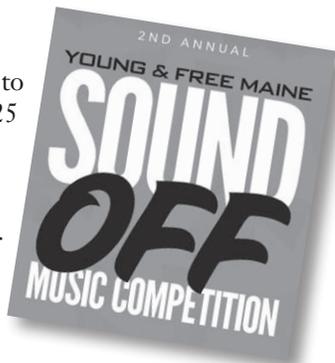
Do **NOT** try to use a club account as it will be rejected.

“Sound Off” with Young & Free Maine’s second annual music competition!

Young & Free Maine is again asking to hear from Maine musicians ages 18-25 through their Second Annual Sound Off Music Competition! From January 4 to January 28, the contest will be open to individuals, groups or artists.

Sound Off entrants must be between 18-25 years of age (in the case of bands, at least one member must be ages 18-25), and must not be under a recording contract. Entrants will submit an audio or video recording of themselves singing or performing original music to a special page on the Young & Free Maine website, youngfreemaine.com. From January 29 to February 7, the public will vote to choose the top 5 artists and/or bands! A live performance audition for the finalists will take place on February 15, 2013. The Grand Prize winner will receive a package that consists of a full day recording session at Main Street Studio, Bangor. The grand prize winner will also be awarded a spot to perform live on a main stage venue at the KahBang music festival, held in August 2013. Prizes will also be awarded to the 1st and 2nd runners up.

Visit www.youngfreemaine.com for more information, and to check in with Young & Free Maine Spokester, Kylie Keene!



IRA'S

It's not too late to contribute to your 2012 IRA. The cutoff date is not until April 15th, 2013. See a Member Service Representative for more information.

We now offer HSA accounts that can be used in conjunction with your regular health plan, upon advice of your tax consultant.

Walloped by winter weather? We can help

Hurricane Sandy's swath of destruction showed how mean Mother Nature can be. Here in northern New England, Old Man Winter can be just as brutal, dropping snow-laden tree limbs onto rooftops, sneaking under shingles to soak the ceiling below, driving furnaces into nervous breakdowns, and turning perfectly good cars into ice skates.



Fortunately, you have a good way to cope with an unexpected winter expense. You're a member of our credit union.

CUs are the best place for borrowing, as *Money* magazine reported a year ago*. As a not-for-profit cooperative, we usually offer better rates on personal loans, auto loans, and home improvement loans than for-profit banks can. We're especially proud that in last year's Northeast U.S. Bank & Credit Union Customer Experience Survey, credit unions outscored banks by nearly 30 percentage points in the category of "Doing What Is in Your Best Interest."

In addition, because we're local we can make quick decisions. In most cases, we'll respond to a member's loan request within minutes. That's important if you need a roof fixed or a furnace replaced right away.

Life is unpredictable. Fortunately, we're not. If you ever need financial help, just give us a call.

* Ismat Sarab Mangla, "Yes, You Can Dump Your Bank," *Money*, January/February 2012

We look forward to serving you in 2013 and wish you and your family a Happy, Healthy and Prosperous New Year

SABATTUS
REGIONAL
CREDIT UNION

Small enough to CARE, Large enough to SERVE!

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