



# Member Appreciation Day has been scheduled!

Our 8th Annual Member Appreciation Day is scheduled for Friday, May 13th. Once again we have appointed Ted Smith as our top chef for the day. He will be busy grilling hot dogs for our membership to enjoy. Hot dogs, chips and refreshments will be available for lunch only.

Mark your calendars and join us for this fun filled event. We'll have lunch waiting for you!

## **Paper Checks Retired**

Retirees who apply for Social Security benefits on or after May 1, 2011, will no longer have the option of receiving a paper check in the mail. Seniors can have their entitlement payments directly deposited into their accounts or loaded onto a prepaid Direct Express Debit MasterCard. Retirees already receiving paper checks will need to switch to direct deposit or the prepaid debit card by March 1, 2013.





# **Spring Recreation Loans**

It's never too early to start thinking about a new summer toy. Boats, Motorcycles & Campers allow you the freedom to travel and have fun wherever you want, whenever you want. If you're looking for a loan, see us first, we're ready with great rates.

# Start Planning for your Home Equity Loan!

Got your summer projects lined up yet? Whether it's home repairs, landscaping, adding a new pool or deck, or building a dream garage, start planning for your home improvements inside and out. See us soon for a Home Equity Loan and start working on those projects before it gets too HOT!



#### **Holiday Closings**

Memorial Day · May 30 Independence Day · July 4

## **Employee Anniversaries**

Annette Caron – 3 years

#### Welcome our New Employees

Krystal Poulin
Candy Daniels
Florence Poulin

#### **Board of Directors**

Eric Terrio	.Chairman
Virginia DixonVice	Chairman
Robert Dulac	Treasurer/
	Secretary
Roger Bouley	Director
Ted Smith	Director
Larry Lacoste	Director
Mike Tardy	Director

#### **Supervisory Committee**

John Wright Pamela Foulke Bruce Doyle



## Visa® Check Card Update

Sabattus Regional Credit Union will now only issue Visa® Check Cards to Share Draft (Checking) Account holders. If you only have a Share Account (Savings) you will be asked to open a Share Draft (Checking) Account at the time of

your card renewal, to continue to utilize your Visa® Check Card.

The \$1.00 monthly fee for a Share Draft Account is waived as long as you choose to receive E-Statements.

We want to remind you that it is always best to press Credit when paying a merchant. This will allow you to sign for your purchases—providing more Visa protection. Use Debit only when you are requesting cash back. Please see frequently asked questions below.

# **Frequently Asked Questions**

Why should I choose credit over PIN?

One word - SECURITY

Choose Credit – Your signature gives you all the protection and rights of Visa®

What do I do when the machine asks for my PIN?

For most machines, push Cancel and it will take you to the Credit screen or ask to process as Credit.

What about online and automated payments?

Listen/Review all the options available; in most cases you can process these as Credit transactions

What if I want cash back?

Choose PIN – when you want cash back you will need to use your PIN.

How do I avoid a fee?

Use your PIN only when you want cash back. For all other transac-

tions choose CREDIT.

What if I use my PIN at an ATM?

There are no charges at ATMs owned by Sabattus Regional Credit Union or over 200 SURF ATMS in Maine.

The choice is yours... Choose CREDIT and Sign Signing = Security

#### **Former CEO Passes**

It is with a sad heart that we inform our membership that Charles Hinkley, former CEO of Sabattus Regional Credit Union, passed away on the morning of March 14, 2011. Charles was a longtime Credit Union advocate, dedicating 39 years to the Credit Union before retiring in 2009. Charles also served as Chairman and Trustee of the Insurance Trust along with many other committees throughout the years. Our heartfelt condolences go out to his wife Linda, his two children, Keith and Heather, and the extended family.

#### Sidewalk Sale

Along with the warmer weather comes the ever popular Sidewalk Sale scheduled for May 6th. This will be our 5th year and we are hoping it's the biggest yet.

With our past sales, we were able to donate a combined amount of \$2,291.85 to Ending Hunger in Maine. Join us on May 6th and see what bargains you can find while helping a great cause.

### Join Us!

On May 31st we will be hosting an open house for all our members to come in to celebrate the many years of wonderful service Anne Lachance has given Sabattus Regional Credit Union.

Please stop by on this, Anne's last day with us before her retirement, to help us honor her.

# Credit Problems? We're here for you!

At Sabattus Regional Credit Union, we believe it's never too early or too late to begin building or rebuilding good credit. Our Credit Builder Loan is designed to do just that. This loan is a no risk way to establish a credit history and good savings habits. Loan proceeds are deposited to your savings account. Funds are pledged and locked for the term of the loan. Get started today by contacting one of our Loan Officers at 207-375-6538.



### We're here for you!

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