

# The Benefits of Your Visa Check Card

With your Sabattus Regional Credit Union Visa® Check Card (VCC), you have the purchasing power of Visa, plus ATM access to your Credit Union accounts. It's safer than cash, faster than writing checks, and it's accepted all over the place. You can use your card to pay for movie tickets, groceries, doctor appointments, gasvirtually anything you need to keep your life moving.

#### Transactions available in real time.

This means most transactions are immediately reflected in your available balance. This includes deposits made at the Credit Union as well as your purchases and cash withdrawals.

Requested authorization amounts may differ from final transaction amounts. Examples: \$50 could be held at the pump when you're buying \$20 of gas. In a restaurant, you will receive the original bill that will be processed—but if you add the tip with your card, the whole bill will be processed again, holding both amounts until the final amount is cleared. It's best to leave a cash tip to avoid this problem.

#### · Keep track of every purchase.

Purchases come directly from your checking account and are itemized on your monthly statement as well as online. You'll see the merchant name, location, date and amount for every purchase.

#### Shop safe.

When you press "credit" at the keypad and sign for your purchases, you and your card are protected. You avoid the risk of a PIN security breach. Signatures are not stored or shared by many retailers, so your transactions are more secure. Signature transactions cost your credit union less.

### You should use your PIN only when you want cash back.

Don't be trapped by "PIN-prompting." Once you swipe your card, you can avoid being asked for your PIN by selecting "cancel," "clear," or "credit" button. Doing so will confirm the purchase amount and require a signature.

#### Protect your money.

Your card is nontransferable. It is your personal Visa Check Card and ONLY YOU should use it. If you allow someone else to use your debit card, the credit union will not be able to protect you from fraud or theft. If a cashier discovers that it is not you using the card, they have the right to retain the card or refuse the purchase. It's your money—protect it!

### Holiday Closings

Independence Day July 2 and 4 Labor Day · September 5 Columbus Day · October 10

### Employee Anniversaries

Michelle Brown - 14 years Amanda Thomas- 6 years

New Employees

#### Promotions

Andrew Lunn Member Services & Compliance

Amanda Thomas Member Service Manager Michelle Firezak

#### Board of Directors

Life Lellio	Chairman
Virginia Dixon	Vice Chairman
Robert Dulac	Treasurer/
	Secretary
Roger Bouley	Director
Larry Lacoste	Director
Ted Smith	Director

## **Supervisory Committee**

Director

Pamela Foulke Larry Lacoste Norman LaPlante

Michael Tardy

## **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<sup>sM</sup>: Access to your accounts 24/7 is just a call away
- CUe-Statements: Don't wait for the mail, get your statement online
- Visa Check Card: 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.

## **Ending Hunger**

Sabattus Regional Credit Union recently distributed checks to area food banks and the Sabattus Primary School Program totaling \$3,211.00. Holding the check is **Shelly R. Page**, CEO/President of SRCU.



### A Fond Farewell

On May 31, Anne Lachance celebrated her last day as Executive Vice President of Sabattus RCU. She is retiring after 15 years of dedicated service. She received many visitors and well-wishers throughout the day. A surprise visit from her family ended her day, and they escorted her down a red carpet to a waiting limo. We will miss her and wish her the very best!

## **Member Appreciation**

Our 8th Annual Member Appreciation was held in May. Our cooks **Ted and Muriel Smith** 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.



## Sidewalk Sale Results

Our 5th Annual Sidewalk Sale was a huge success due to the kind donations, volunteers and all the time so many spent to continue this wonderful fundraiser. We raised over \$700.00 this year for Maine Credit Unions' Campaign for Ending Hunger and Special Olympics. We truly appreciate the generosity bestowed by all.

## Scholarship Winner

The Roscoe Hinkley Scholarship was recently presented to **Brittney Marshall** from Oak Hill High School. Brittany was chosen by the Oak Hill School administration as the lucky recipient of the \$500.00 scholarship. The criteria included attaining a high grade point average, continuing education in business and involvement with the community. Congratulations, Brittney, and congratulations to all our graduating members.

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.







# We're here for you!

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