

The SABATTUS CORNER

MEMBERS SERVING MEMBERS

SUMMER 2013



Member appreciation

The credit union hosted its 10th Annual Member Appreciation Day in May. Our master chef, Ted Smith and his wife Muriel, once again manned the grills cooking up the best red hot dogs in town. Joline Lacoste, Mary LaPlante and Terri Deschaine also volunteered in making the day special for all of our members who attended. We also want to send a huge Thank You out to Fielder's Choice for donating their scrumptious ice cream to share with our members at this event! Weeks prior to Member Appreciation Day our members got to vote on the most popular flavors and black raspberry and peanut butter cup won. Our very own Kasey Anctil, a connoisseur of ice cream and a professional scooper, was on hand all day serving these two sweet and savory flavors to all who attended.

Good news!

The Anne Lachance Sidewalk Sale was held in late May and raised a total of \$615. A big thanks to all shoppers and donors; we appreciate the support. All proceeds benefited Maine Credit Unions' Campaign for Ending Hunger and Special Olympics.

The credit union's Roscoe Hinkley Scholarship was recently presented to Deana Brown from Oak Hill High School. Congratulations to Deana and to all of the 2013 graduating class.

SRCU donates funds raised!

Sabattus Regional Credit Union (SRCU) recently distributed checks to local soup kitchens, food pantries and school programs for a total of \$4,929.70. These organizations all help by providing food for local area families and residents of all ages.



Pictured holding the check from the left to right are Cheryl Stewart from the Community Baptist Church Food Bank, Carol Day from LACO (Lisbon Area Christian Outreach), Flo Poulin and Rachel Rac employees and coordinators of the Sabattus Regional Credit Union Ending Hunger Campaign.

Back row from the left: Rayna Leibowitz from the Litchfield Community Food Bank, Jim Duley from LACO, Sister Lucille Fournier of Loaves & Fishes Pantry, Betty Leighton of RCAM (Rural Community Action Ministry), Sue Jewett from the Leeds Community Church and Gene Ridley of the Greene Baptist Church Food Bank.

Missing from our picture was Brian Albert of the Sabattus Primary School and Melinda Nadeau of the RS#4 Back Pack Program.

The credit union placed 23rd in the State of Maine for total funds raised for Ending Hunger in 2012 and placed 10th in the state for per member contributions. In total, the Maine Credit Unions' raised \$471,744.42 in 2012. The list of organizations in need increase every year. The credit union wishes to thank members for their continued support throughout the years.

Holiday Closings

Independence Day – July 4
Labor Day – September 2
Columbus Day – October 14

Employee Anniversaries

16 years – Michelle Brown
8 years – Amanda Thomas
3 years – Paige Frechette
1 year – Kasey Anctil
1 year – Krysten Deschaines
1 year – Katelyn Lavallee

Board of Directors

Normand LaPlante..... Chairman
Robert Dulac Vice Chairman
Roger Bouley Treasurer
Louise St. Claire Secretary
Pamela Foulke Director
Theresa Dechaine..... Director
Joline Lacoste Director

Supervisory Committee

Theresa Deschaine
Loretta Hinkley

Welcome Our New Team Member

Kirsten Whitten

Four financial solutions you can use in the next six months

Ah, summertime – when the livin' is easy and the yard-sale signs are high! To spread that laid-back feeling through the rest of the year, take a little time now to think about financial challenges facing you later in 2013. Stop in or give us a call. By talking things over and suggesting ideas, we'll try to help you turn potential stress into success.

For example, we may have a solution if any of these concerns are on your mind:

1. "The house needs work, but can we afford it?"

For immediate repairs or renovations, ask us about a **home improvement loan** with budget-friendly fixed payments. We also offer more flexible, low-cost **equity credit lines**. Or if your project can wait until fall, you might consider prefunding it with regular transfers from checking to a savings account. For example, if you expect to receive eight biweekly paychecks before cold weather, moving \$150 into savings during each pay period will net you \$1,200 (plus interest) to fund your fix-up. Drop by and let us help you get started!

2. "This year, we're not going into debt for our vacation."

Were these your Famous Last Words in 2012? This time, plan to prepay as many vacation costs as possible with cash. Get the whole family to agree on daily spending limits, and pay expenses with a debit card linked to an account that holds only vacation money. (But bring along a credit card for true emergencies.)

3. "This year, we're not going into debt with our holiday spending."

Our Club Account is old-fashioned, but it works! When you arrange for regular automatic transfers into this account, your holiday cash will pile up like snow at the North Pole.

4. "It worries me that we won't have enough money to retire on."

Today's low-interest-rate environment could last another two years or even longer, say economists consulted by PIMCO, a bond fund management company.** If so, that will influence how much you can expect to earn with our regular and IRA savings accounts and share certificates. The lowest-risk solution is simply to save more. Bump up your company savings plan contribution by 1% to 3%, or talk to us about a program to funnel money automatically from your paycheck or checking account into savings. In six months, you'll see the difference – and be glad you made this move.

**"Low Interest Rates Wallop Retirees: EBRI," AdvisorOne.com, 5/13/13

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.

Check your statements

The Sabattus Regional Credit Union Supervisory Committee will be conducting a 100% verification of all accounts. Please review your statement carefully. If there is anything in question, notify the Committee by writing to the address provided on your statement.

Take us with you wherever you go!

We offer all kinds of services that can make your life easy, breezy for the summer months and stress-free for those other months.

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.

SRCU Online Loan Application – Conveniently apply for a loan any-time, anywhere. It's quick, easy and secure.

Shared Branching allows access to more branches than any single bank in Maine. It's 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 location near you! Visit www.mycushares.org to check out the many Shared Branching locations in Maine or across the nation, and celebrate the summer worry-free!

*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 No Charge service as long as you continue to utilize it monthly.



SABATTUS REGIONAL CREDIT UNION

Small enough to CARE, Large enough to SERVE!

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