

# The SABATTUS CORNER

MEMBERS SERVING MEMBERS

WINTER 2012



## Annual Meeting

The 54th Sabattus Regional Credit Union Annual meeting will take place on Sunday, February 5, 2012, at the Maxwell Gill Hall in Sabattus at 2:00 P.M. Members will be able to cast their votes for the volunteers of their choice to be part of the Board of Directors. Special 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. Mark your calendars!

We are currently accepting nominations for Board applicants. Submit a resume and qualifications no later than January 13, 2012, to a member of the Nominating Committee: Michelle Firczak, John Wright, or Mary LaPlante, c/o Sabattus Regional Credit Union, P.O. Box 250, Sabattus, ME 04280 or email michelle@srcu4u.com. We will post the approved candidates on our website by January 23.

## Shared Branching Coming Soon!

You've asked for it, and soon we will be offering Shared Branching to our membership! This convenient service lets you use other credit union branches like they were your own. We know that you are busy and may not always be able to make it to the credit union. With Shared Branching, you can conduct your business virtually anywhere—whether you're in Maine, California, or anywhere in between, there is a Shared Branch nearby. You'll be able to do your routine business wherever you are—deposits, withdrawals, and transfers—wherever you see the Shared Branching logo. Simply bring your account number and a photo ID with you when you use another credit union's branch.

We are very excited to offer this service to our members. If you have any questions about Shared Branching or how to use this service, you may contact any of our knowledgeable and friendly service representatives.



## Tax Season is Here!

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 Share Draft (Checking), use the MICR number at the bottom of your checks beginning with the number 7. Our ABA number is **211288653**.

FYI: Federal deposits are on Fridays; state reimbursement deposits vary. **Do not use a club account as it will be rejected.**

## Holiday Closings

**Martin Luther King, Jr. Day**

January 16

**Presidents' Day**

February 20

## Employee Anniversaries

Amy Lauze – 26 years

Michelle Firczak – 16 years

Rachel Rac – 5 years

Jessica Ervin – 3 years

Shelly Page – 2 years

## New Employees

Heather Baird and Joshua Jillson

## Board of Directors

Eric Terrio ..... Chairman

Virginia Dixon ..... Vice Chairman

Robert Dulac ..... Treasurer/  
Secretary

Roger Bouley ..... Director

Pamela Foulke ..... Director

Larry Lacoste ..... Director

Ted Smith ..... Director

## Supervisory Committee

Norman LaPlante

Theresa Deschaine

Pamela Foulke

Loretta Hinkley



## Tired of High Bank Fees?

### Switch All of Your Accounts to Your Credit Union

You've probably heard recently about the high fees being charged by banks on services that used to be free. A couple of examples are monthly fees to use your debit card as well as new fees for credit card accounts. Many of you who have your checking accounts at a bank are possibly being charged a new monthly fee and are required to keep a higher minimum balance to avoid that fee.

People are angry about these new fees and many are just resigning to the belief that there is nothing they can do.

But you know better! After all, you're a member of this credit union! You know that credit unions don't charge their members crazy fees for services that should be free. You know that credit unions are not-for-profit institutions, don't have shareholders, and don't dole out undeserved million-dollar bonuses to executives.

However, some of you may not use your credit union for everything. You may have loans elsewhere, your checking account at a bank, a bank credit card, etc. It's time to **move your entire financial relationship** here to the credit union! Don't delay! Do it now!

And please tell your friends that are eligible to join our credit union family that there is an alternative to paying all of the fees being charged by their banks. Tell them about your credit union!

## Easy PIN Changes

**PIN changes can now be executed in our office.** If you have forgotten your PIN number, would like a more convenient number, or need to change your PIN number for security purposes, we can do it here. See a Card Service Representative.

There is no charge the first time you utilize this service. Subsequent PIN changes will be \$5.00 each.

## IRAs and HSAs

It's not too late to contribute to your 2011 IRA. The cutoff date is not until April 16, 2012. 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.

## Member Reminders

- After the holidays when it's time to pay bills, it's a great time to start using free online Bill Pay or Visa® Check Card.
- Never give account numbers over the telephone. By doing so, all consumer protection rights will be lost.
- Consolidation loans are a great way to bundle bills in one neat package at a low rate.
- Store checks, deposit slips, bank statements and canceled checks in a safe location. Never leave a checkbook or a Visa Check Card in a vehicle or in the open.
- Be safe in the New Year and guard your account information carefully.

**We look forward to serving you in 2012 and wish you and your family a Happy, Healthy, and Prosperous New Year!**

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



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

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