

The SABATTUS CORNER

MEMBERS SERVING MEMBERS

Winter 2015



Storm Cancellations!!

Maine is known for its unpredictable weather that can change within minutes. For the safety of our employees and members we may choose to close or delay opening during severe weather. We will notify the three major television stations (wmtw, wvsh, wgme) with our closings. It will also be posted on our roadside sign and notification will

be placed at the drive up and entry door. We do offer SRCU Online and iTalk to all members for account access 24/7. See a member representative for more information.

Annual Meeting News!

Our 57th Annual Meeting is set to take place on Sunday, February 1st at the Maxwell Gill Hall in Sabattus at 2:00 p.m. Join us as we review the past year and learn what is planned for the years ahead. Prizes will be drawn and a light lunch will follow the meeting.

This is your chance to attend and 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. Anyone interested in volunteering should notify the Nominating Committee by contacting Michelle Firczak at 207-375-6538 ext. 115 or email michelle@srcu4u.com.



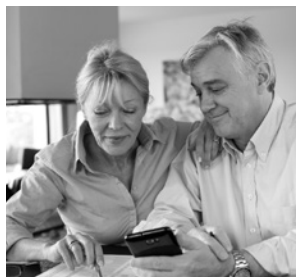
IRA'S

It's not too late to contribute to your 2014 IRA. The cutoff date is not until April 15th, 2015. 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.

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 Share Draft (Checking) use the micr number at the bottom of your checks beginning with the number 7. Our routing number is 2112-88653.



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

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

Dormant Account Reminder

We appreciate your patronage and want to do whatever we can to serve all your financial needs. The Credit Union pays a per account fee for each and every account that is opened, however we do not pass along these charges to our active members. If you have an account that has remained inactive for over a year, a Dormancy fee will be assessed monthly. To avoid this fee and or having your money sent to the State of Maine for inactivity please deposit/withdraw yearly to keep your account active and intact.

Holiday Closings

Martin Luther King Day
Monday, January 19, 2015

President's Day
Monday, February, 16, 2015

Employee Anniversaries

Amy Lauze 29 years
Michelle Firczak 19 years
Rachel Rac 8 years
Tiffany Stewart..... 2 years

Board of Directors

Robert Dulac Chairperson
Pamela Foulke ... Vice Chairperson
Roger Bouley Treasurer
Louise Greer Secretary
Mary LaPlante Director
Theresa Deschaine Director
Loretta Hinkley Director

Supervisory Committee

Theresa Deschaine
Doris Galarneau
Rick Gowell



*We look forward to
serving you in 2015
and wish you and
your family a Happy,
Healthy and Prosperous
New Year!*

15 ways to save in 2015 (that you may not have thought of)

1. Shopping online? Get coupons first. RetailMeNot.com is a one-stop coupon clearinghouse for online merchants from Aeropostale to Zappos. With the right discount, you could turn a good buy into a great bargain.

2. Reverse your ceiling fan. Save on heating and cooling bills with the flick of a switch. In winter, clockwise rotation pushes warm ceiling air down. In summer, counterclockwise rotation creates cool breezes.

3. Take advantage of wellness programs. If your health care insurer offers incentives for weight loss, smoking cessation, or other healthy behavior, try to qualify. Even if you don't win, your body will benefit.

4. Don't throw away leftovers – stir fry! A wok is a great way to mix odds and ends of meat and vegetables into a savory dinner. Season to taste, steam some rice as a go-with, and you've got a quick and efficient meal.

5. Avoid short drives. On a trip under 10 minutes, your car's engine doesn't get hot enough to get rid of condensation. Add road salt, and you've got a recipe for rust. If you can't walk or bike to your destination, try to combine multiple errands so your car has a chance to warm up.

6. Unplug your electronics. Even when turned off, computers, TVs, and other equipment can continue to suck electricity. Too much trouble to disconnect each one? Plug them into a power strip with an off/on switch.

7. Do your own taxes. Software like TurboTax® will walk you through it all for as little as \$29.99, compared to \$150.00 or more to hire a tax pro.

8. Don't rev a stone-cold engine. Although synthetic motor oils are rated for a wide temperature range, making the engine work hard before its fully lubricated can cause extra wear and tear. It's usually okay to drive off without warming up. Just don't put the pedal to the metal right away.

9. Cut your wireless bill. The average tab from a major wireless provider runs around \$140 a month – a mind-boggling \$1,680 a year, according to U.S. News & World Report. You might spend much less with a new contract, a different carrier, or a prepaid phone. To review options online, visit BillShrink.com or MyRatePlan.com.

10. Learn to use a slow cooker. A Crock Pot® lets you make melt-in-the-mouth stews, curries, and roasts from less expensive cuts of meat. Compared with using an electric oven, you're also likely to save energy.

11. Don't overspend on overnights. Instead of paying more than \$100 a night for a hotel, book a room, an apartment, or a whole house through airbnb.com or homeaway.com. You'll live like a local and may save a lot.

12. Empty the trunk. To improve your gas mileage, jettison those boxes of yard-sale books or bags of mulch you've carried around for weeks.

13. Freeze meat when it's on special. With prices on beef expected to climb in 2015, it could pay to buy extra when it's on sale. After removing store packaging, rewrap the meat in plastic wrap and put it in a freezer bag with the date marked. Thaw and cook within 60 days.

14. To save on airfare, plan ahead. According to FareCompare.com, the cheapest days to fly are Tuesdays, Wednesdays, and Saturdays, and the cheapest times are at dawn or late at night. For the best domestic flight deals, book 30-90 days ahead; for international, 45-165 days in advance.

15. Need a financial solution? Try your credit union first. It's not just about saving money. At Sabattus Regional Credit Union, we offer the personal service that's gone out of style at many other financial institutions. Stop by and see us. We have a lot more ideas that could help make 2015 a great year for you.

Save or shred?

"The average person spends one to two hours a week looking for things, with 80% of what they sift through belonging in the trash can." That's a professional organizer speaking – someone who tries to help clients get ready for tax season. The trouble is, most of us don't know what to can and what to keep. Here are some tips:

You should save:

- Tax returns and supporting documents for the past six years
- Receipts that support your tax deductions
- Year-end account statements
- Deeds and car titles
- Wills and powers of attorney
- Medical directives
- Life insurance policies
- Professional licenses or certificates
- Pension and retirement plan documents

It's usually okay to shred:

- Tax returns that are more than six years old
- Credit card and bank statements that you can look up online
- Debit and credit card slips
- Old utility bills

Many advisors suggest that clients scan documents they need to keep, and store them on a flash drive or "in the cloud" with a storage service. Dropbox and iCloud, for example, allow you to store password-protected files of a certain size free on a remote server, which you or an authorized user can access from anywhere.



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

**SABATTUS
REGIONAL
CREDIT UNION**

Small enough to CARE, Large enough to SERVE!



Federally Insured by NCUA

2 Middle Road · P.O. Box 250 · Sabattus, ME 04280
www.srcu4u.com · info@srcu4u.com
207-375-6538 · 1-800-503-0434 · Fax 207-375-8933