

The SABATTUS CORNER

MEMBERS SERVING MEMBERS

WINTER 2016



Drive Your Auto Loan Back to SRCU

Refinance your current auto loan with Sabattus Regional Credit Union. It's quick, easy and could save you a great deal of money. Contact us today to see how we can help. We've missed you!



Storm Cancellations

Bad weather happens at times and we may choose to close or delay opening during severe weather. These three major television stations will be notified (WMTW, WCSH, WGME) with our closings. It will also be posted on our roadside sign, website and social media sites. You will continue to have access to your accounts through Mobile Banking, SRCU Online and iTalk. See a Member Representative with any questions.



Special Olympics Fundraiser

It's no secret Sabattus Regional Credit Union supports Ending Hunger in Maine but we also provide fund raising for Special Olympics. This February we will be selling a calendar sheet for the month of March with 31 days to win. Please come in and purchase a March calendar sheet for \$5.00 and join us in raising money for this extraordinary cause, Special Olympics.

Updated Records

Please note that we are currently updating our records: names, addresses, phone numbers, cell phone numbers and emails. Be sure to let us know when any of your personal information changes. If you provide us with your email address in the month of January your name will be placed in a raffle to win ####. Contact us or see a Member Representative today!

PLANNING FOR RETIREMENT

IRA'S

It's not too late to contribute to your 2015 IRA. The cut-off date is April 15, 2016. See a Member Service Representative for more information. We offer HSA (Health Savings) Accounts that can be used in conjunction with your regular health plan, upon advice of your tax consultant.

Holiday Closings

Martin Luther King, Jr. Day
January 18

Presidents' Day
February 15

Employee Anniversaries

Amy Lauze – 30 years
Michelle Firczak – 20 years
Rachel Rac – 9 years
Flo Poulin – 5 years
Tiffany Stewart – 3 years

Annual Meeting News

Join us on February 7th at 2:00pm at the Maxwell Gill Hall for our 58th Annual Meeting. A great way to stay involved with your Credit Union. Prizes and snacks will follow the meeting.

Anyone interested in volunteering should notify the Nominating Committee by contacting Michelle Firczak at 207-375-6538 ext. 115 or email michelle@srcu4u.com.

We look forward to serving you in 2016 and wish you and your family a happy, healthy and prosperous new year!

Sabattus Regional Campaign for Ending Hunger



BREAKING NEWS! 2015 Sets A New Record: The fundraising results of the 2015 Sabattus Regional Campaign for Ending Hunger are soon to be announced with a record-setting total.

Each year, Sabattus Regional participates in the Maine Credit Unions' Campaign for Ending Hunger. In 2015, the Credit Union strived to create new and innovative ways to raise money

for this very important cause. In September, the Credit Union hosted its 1st Annual Motorcycle Ride and BBQ for Ending Hunger. From this one event, we raised over \$3,500 to help End Hunger in Maine!

All money raised is distributed to hunger organizations and food pantries throughout Maine. 100% of all of the money raised by Sabattus Regional CU stays in area and goes directly to the cause for Ending Hunger. All administrative costs are covered by the Maine Credit Union League's Social Responsibility Committee.

We look forward to the New Year and all the opportunities that will be available to continue our mission to End Hunger in Maine!

From ATM receipts to marriage licenses and birth certificates, a breakdown of how long you should hang onto paperwork.

Best to shred within a month: Bills, ATM, credit card receipts, deposit and withdrawal slips after you have checked them against your monthly statements.

SAVE:

1 Year: Paycheck stubs and all monthly statements.

7 Years: Taxes, W2's, 1099s and other tax return items, year-end account statements, credit card statements, brokerage and mutual funds summaries.

Keep Indefinitely: Receipts for major purchases, real estate and residence records, wills and trusts.

Keep Indefinitely in a Safe Place: Birth and death certificates, marriage certificates, divorce papers, insurance policies, deeds and all other real estate and residence records, car titles, wills, trusts, power of attorney, medical directives, professional licenses or certificates, pension and retirement plan documents



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 you 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 Friday's, State reimbursement deposits vary. DO NOT try to use a Club Account as it will be rejected.

Mobile Banking & Remote Deposit Capture FAQ

Accessing your Sabattus Regional accounts on the go is EASY and SECURE!

You must be a Sabattus Regional Credit Union member signed up for Online Banking to access FREE Mobile Banking. Apps are available for download on iPhone, iPad, Blackberry, and Android devices.

Q: How much does this service cost?

A: Sabattus Regional Credit Union Mobile Banking is a free service offered to our Online Banking members. However, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

Q: Is it secure?

A: Yes, Sabattus Regional Credit Union Mobile Banking service utilizes best practices from Online Banking, such as HTTPS, 128-bit SSL encryption, password access and application timeout when your phone is not in use. Only the phones that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your phone.

Q: What if my device is lost or stolen?

A: If your phone is lost or stolen, contact your mobile service provider immediately to stop all wireless service. In addition, return to the Mobile Banking website and disable or remove your phone.

Q: How do I make a check deposit on my phone?

A: Once logged in to Mobile Banking, select Mobile Deposit. Select the account you would like to deposit into, type in the amount of the check and follow the prompts to take an image of the front and the back of the check. When everything is complete, select submit. Please retrain your successfully deposited checks for 10 days and then securely destroy them.

Be safe in the New Year and always guard your account information carefully. Never give out personal information over the phone or online unless you have initiated the transaction.

SABATTUS REGIONAL Credit Union

Small enough to CARE, Large enough to SERVE!



Federally Insured by NCUA

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