

SabbatusCorner

MEMBERS SERVING MEMBERS



SRCU Ending Hunger Funds Distributed!

Sabbatus Regional is proud to have recently distributed checks to local food pantries and school programs. We placed #14 in total funds raised and #4 in per member contributions. This year, through fund raising efforts such as Friday Casual Wear, Christmas Spectacular Raffle, Summer Smash for Cash, Anne

Lachance Yard Sale, Candy Bar & Ice Cream Sales, 2nd Annual Motorcycle Ride and Gowell's Store Pump it Up, **we raised \$11,674.66. The Maine Credit Union League presented the credit union with an additional award grant of \$1,600.** With that being said, we were able to distribute a total of \$13,274.66 to local organizations in need. **Thank you again to our volunteers, staff, local businesses and members who were part of our 2016 fund raising efforts....we could not have done it without you!**



President/CEO, Tiffany Stewart, Loan Officer, Rachel Rac, Teller, Flo Poulin and Business Development Officer, Alisha Drake of Sabbatus Regional Credit Union are pictured above with members of local hunger organizations such as Loaves & Fishes, Sabbatus Community Baptist Church, Leeds Community Church, Litchfield Community Food Bank, Carrie Ricker Food Pantry, Sabbatus Primary School, Libby Tozier School, Rural Community Action Ministry, Greene Baptist Church, Lisbon Area Christian Outreach and Wales Presbyterian Food Pantry

We appreciate each and every one of these charities, the people who volunteer their efforts to help members within our community by providing food for their families. We are proud to be able to help reach the record-setting milestone in 2016 of \$674,193.48 through Maine Credit Unions' Campaign for Ending Hunger. Since 1990, the year this collective effort began, Maine's credit unions have raised and distributed more than \$7.2 million to help end hunger in Maine.

Sidewalk Sale Results

The 11th Annual Anne Lachance Sidewalk Sale was held May 25th and 26th. This event was once again a huge success; raising a total of \$1,095. We want to extend a heartfelt thank you to all that were involved: donors, shoppers and those who generously donated money to Ending Hunger in Maine. Anne Lachance started the sale in 2007 with just a few tables of items that employees had brought in. This has now grown into one of our biggest fund raising efforts and has brought in more than \$7,000 in a 10 year period. We feel Anne is with us in spirit and so will continue our efforts in her name as we plan our 12th Annual Anne Lachance Sidewalk Sale in 2018.

3rd Annual Motorcycle Run



ATTENTION MOTORCYCLE ENTHUSIASTS: Mark your calendars for Sunday, September 24th! We will be hosting our 3rd Annual Bike Ride & BBQ to benefit Maine Credit Unions' Campaign for Ending Hunger. We were able to raise over \$7,000 with the contributions of sponsors, members, staff and local hunger organizations. We hope to make this year an even bigger success.

The first 50 registrants will receive a free t-shirt. Scan the QR code or visit our Facebook Event Page for more information.



REMINDER: Holiday Closings

Independence Day
Tuesday, July 4

Columbus Day
Monday, October 9

Labor Day
Monday, September 4



Personal Line of Credit

We're here to help you get into financial shape! We offer both home equity and personal unsecured lines of credit. You can use the funds to consolidate debt into a single payment, to complete a home improvement project, to purchase that new iPad or

to even take that vacation you've been dreaming of. The opportunities are endless. Benefits include stress reduction and a lower interest rate!

Continued Quality, Personalized Member Service

As many of you know, when you walk into the Credit Union, many staff members are able to greet you by name. Our ongoing mission is to serve our members with quality, personalized services that meet members' needs. In doing so, staff members bring a total of 173 years of experience at Sabattus Regional CU alone. Amy Lauze, the Accounting Manager, has been at SRCU for 31 years. With ongoing trainings and keeping up with the latest, high demanded products and services, we're here for you!



Electronic Bill Pay Update Process

Please be aware that if you utilize the electronic bill payer feature through online and mobile banking that the payment process has now been updated. When our bill payer processor receives notification that a payee no longer accepts electronic payments or that the account number format is no longer accepted electronically, any subscriber with scheduled payments to that payee will be stopped. In the case that this is true for you, you will receive a message encouraging you to re-add the payee and reschedule any payments that you may have had with that particular payee using your most recent billing statement.

Looking to Strengthen Your Resume?

Are you a rising professional looking to enhance your resume? SRCU may have just the opportunity for you as a volunteer leader on our Board of Directors or Supervisory Committee! As a Director or member of the Supervisory Committee, you share the responsibility of making decisions that will be beneficial to the Credit Union and members as a whole.



Same-Day ACH Payments:

What This Change Means for You



When using your debit card or writing a check, have you gotten used to some lag-time between the transaction and the money clearing your account? This will be going away – for example, if you pay your cable bill by telephone in the morning, the funds could be cleared from your account before 5:00 the same day.

On September 15, the Federal Reserve will start processing same-day ACH (Automated Clearing House) debits. These can originate from your Credit Union transactions or if you're shopping at your local supermarket or other retailer. Whether you choose to use your debit card or a check won't matter, as large retailers can opt to convert checks to ACH, the same system that clears your debit transactions.

3 Tips to be Prepared

- 1. Don't Assume Funds Will Clear the Day After Purchase**
Habits can be hard to break. Get in the habit now of planning for funds to clear at the time you swipe your card.
- 2. Check Your Share Draft Balance**
Keeping a low balance can have a negative impact in the event a same-day ACH debit overdraws your account and incurs a fee. Even with courtesy pay or overdraft protection, keeping your account balance at a level that supports your spending is the best way to keep your account in the green.
- 3. Ask Questions at Sabattus Regional Credit Union**
We are here to help! Leading up to and after this change occurs, watch your statements for additional announcements. And as always, please contact us by phone, email, or stop into our branch to ask any questions that you may have!

Supervisory Committee – 100% Verifications

The Sabattus Regional Credit Union Supervisory Committee will be conducting a 100% verification of all accounts. Please review your statement carefully. If you believe there are any discrepancies or have any questions, please notify the Committee by writing to the address provided on your statement.

Join the conversation



SABATTUS REGIONAL Credit Union



Federally Insured by NCUA

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