

SabattusCorner

MEMBERS SERVING MEMBERS



Start off the New Year with the Right Rate!

Want to start the year off right? Whether it be taking a vacation, consolidating debt or getting a big project completed that you've been wanting to check off the list, we're here to help. SRCU offers a great alternative to high interest rate credit cards. Stop by and talk to a loan officer today about your need to starting the New Year off right. We offer competitive rates and terms.



Do we have your updated email?

It is important that we have your current email address on file. This is the best way of communication regarding online banking, fraud/scam alerts, and promotions going on at Sabattus Regional Credit Union. If you would like to update your email address, please stop by or give us a call.

Join us for our 59th Annual Meeting

Our 59th Annual Meeting is set to take place on Sunday, February 5th at the Maxwell Gill Hall in Sabattus at 2:00 p.m. Join us as we review the

past year and find out what is in store for our future.

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 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

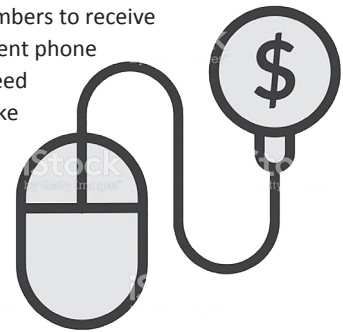


Jwaala, New Online Banking Coming in February!

SRCU is in the process of transitioning to a new online banking platform called Jwaala, which will make managing finances online easy and more convenient. Our goal is to make this transition as smooth as possible for our members. **The upgrade to online banking will occur on February 14th at 10:00 am. The site will be down approximately one hour. Mobile banking will be unavailable during this time.**

Here's what you'll need to know:

- **Jwaala, Mobile Banking will only be accessible following completed registration** for online banking.
- Members **will need to register on www.srcu4u.com. A current email address will need to be on file** with the credit union in order to complete registration.
- Registration includes an option for members to receive the passcode by text or voice call. Current phone number(s), with area code included, need to be on file with the Credit Union to take advantage of this option. **Note: The text functionality will only work if the member's number is able to receive text messages.**
- **To register**, enter your member account number, the last four digits of your Social Security number and date of birth. You will then be prompted to set up a user name & password, a security phase and security photo.
- eAlerts will not carry over from the old online banking site. Members will need to set these up on the new site.
- Bill pay service will remain the same. Your payees, pending payments and history will be retained.
- Scheduled transfers will be retained and occur based on the current schedule established in Online Banking.
- Transaction history will be available and will grow to a maximum of 18 months.
- **The new online banking will have google-like search engine!**

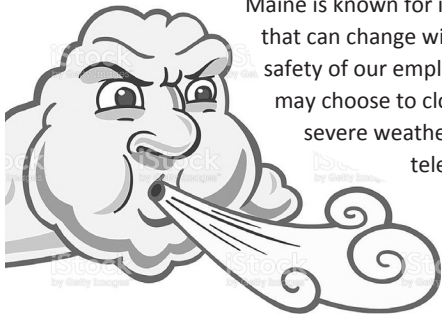


REMINDER: Holiday Closings

Martin Luther King, Jr. Day
Monday, January 16

Presidents' Day
Monday, February 20

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 television stations (WMTW, WCSH6, and WGME) with our closings. It will also be posted on our Facebook page and, **if possible**, notification will be placed at the drive up

and entry door. We do offer SRCU Online and Mobile Banking to all members for 24/7 account access. See a member representative for more information.

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 or having your money sent to the State of Maine for inactivity please deposit/withdraw yearly to keep your account active and intact.

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 micro 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 or any other account, as it will reject and be returned.



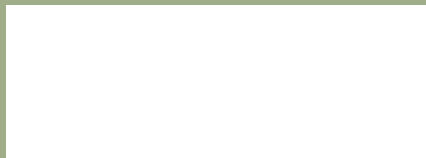
10 Ways to Stay Safe Using Online Banking:

When using your Credit Unions' online or mobile banking services, your main goal is most likely to balance your account or ensure that a check has been deposited. While these essential tasks are made easy with online banking, Maine's Credit Unions want members to be aware it's important to take precautions online. These services are safe and secure, but there are steps you can take on your devices to ensure that your personal or account information is not in anyone else's hands but your own.

Here are the top ten tips that credit unions offer their members about securing their online banking accounts:

- 1. Update your web browsers and computer software**, such as your Windows or Mac operating systems. Threats from viruses and attackers often take advantage of vulnerabilities in outdated software packages. Contact the software vendor directly to access any available updates.
- 2. Install antivirus/anti-spyware software to protect your computer**, and to detect and remove viruses. Make sure your software is up-to-date, new viruses appear daily.
- 3. Install software for spam filtering and spam blocking**. Don't respond to "spammed" emails.
- 4. Do not open email offers from a source you don't recognize**. If you believe an email is fraudulent, don't reply to the email, click any links within the email, or open any attachments.
- 5. Beware of any email or pop-up messages declaring your account is in jeopardy or asking for personal information**. Your credit union will never ask for personal information via email. When in doubt, call or visit your local branch with any questions.
- 6. Do not click the links in suspicious emails**. If an email seems suspicious, don't click the link asking to be taken off the sender's list. A response only confirms the accuracy of your email address and may result in even more messages filling up your inbox.
- 7. Never submit your credit card details or other personal information on non-secure websites**. Before submitting your user name and password to log on, make sure your browser window displays the closed padlock symbol and that the URL begins with "https://". Secure web pages show a locked padlock icon that appears in yellow, or in a yellow box, at the bottom of the web browser screen.
- 8. Never share your user names and passwords or store them on your computer**.
- 9. Be cautious when using public computers or shared computers**. Public computers, including those at libraries, internet cafés, and schools are traditionally on open networks and can be susceptible to monitoring without your knowledge.
- 10. Always log out when you are finished**. After you've accessed sensitive account information online, log off the website and close your web browser.

Join the conversation



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