

SabattusCorner

MEMBERS SERVING MEMBERS



Start Off the New Year On the Right Track!

Want to start the year off right? Whether it's taking a vacation, consolidating debt, or getting a big project completed that you've been wanting to check off your list, we're here for you! Sabattus Regional Credit Union offers great alternatives to other high interest rate options. Stop by and talk with a loan officer about your need to get on the right track in the New Year! We offer competitive rates and flexible terms.



Join Us for Our 60th Annual Meeting

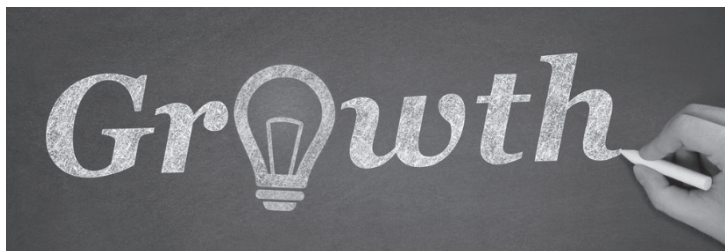


Our 60th Annual Meeting is set to take place on Sunday, February 4th at the Maxwell Gill Hall in Sabattus at 2:00 p.m. Join us as we review the past year and find out what is in store for our future. You'll walk in to see our theme "60 Years Strong", as we will be celebrating the big 6-0. Prizes will

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

Certificate Options

What better time is there to invest in the future? SRCU is here to help you grow your money with our various certificate options. With just \$500, you can choose your term from 6 months to 5 years! SRCU offers regular share certificates, IRA certificates and youth certificates. It's never too early or late to start SAVING!



Susan Bates Promoted to Senior Loan Officer

Susan Bates was promoted to Senior Loan Officer at SRCU! She started at the credit union as a Teller in October, 1999 and became a full-time Loan Officer in 2010. Bates resides in Greene with her husband Rodney, enjoys spending time with her 2 children and 4 grandchildren. Bates also enjoys running.



Be Sure to Like Us on Facebook!

Stay updated with the latest news and scams! We'll also keep you posted on our current promotions, community

involvement and much more. We're just one click away, so visit SRCU on Facebook and click the 'like' button!



REMINDER: Holiday Closings

Martin Luther King Jr. Day Monday, January 15	Presidents' Day Monday, February 19
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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 news 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 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 come in on Fridays, State reimbursement deposits vary. Do NOT try to use a club or any other account, as it will reject and be returned.

Email Receipts are Here!

It is important that we have your updated email address on file at SRCU. By keeping this information up to date, this will insure fast and convenient service to online and mobile banking, bill pay, and give you an opportunity to receive e-receipts after performing a transaction. You will also be updated on the latest and greatest of what is happening at SRCU!

Special Olympics Fundraiser

From January to March, SRCU will be raising funds to donate to Special Olympics of Maine. We will have crockpot food sales on Friday, February 2nd and March 16th. We will begin serving food at 11 am until supplies run out. A cup of our delicious crock pot recipes are \$1 per cup, \$3 for a bowl, and the meal deal, which includes a baked good, water and a bowl is \$5. The Special Olympics of Maine provides year-round sports training and athletic competition in a variety of Olympic-type sports for children and adults with intellectual disabilities. This gives them continuing opportunities to develop physical fitness, demonstrate courage, experience joy and participate in a sharing of gifts, skills and friendship with their families, other Special Olympics athletes and the community.



Habits to Boost Retirement Savings

Saving for retirement poses some unique challenges: How are you supposed to prioritize retirement savings against the long list of more immediate goals? How are you supposed to find the motivation to prepare for something that's decades away? How can you quantify the amount you will need to save when you have no idea what your future will look like? The good news is that you can boost your retirement savings by practicing the same good money habits that apply to smaller savings goals.

Eliminate Roadblocks

Savings thrive when they have long stretches of uninterrupted time in which to accumulate and compound, so it's in your best interest to eliminate any obstacles that threaten those ideal saving conditions. Focus on paying off any high-interest debt—you know, the kind that sucks up money that could otherwise be going toward your goals. By eliminating roadblocks can mean having a healthy emergency fund in place; so that your savings progress doesn't get wiped out by an unexpected job loss (a good starting point is three months' worth of expenses).

Automate Savings

So your emergency fund is set up and your debt-management plan is in place—now is a great time to see if there are ways to automate your savings at work and at home. Can your employer automatically deduct your retirement contributions from your paycheck? You can also ask SRCU to set up automatic transfers of funds to your savings! Look for ways to make the act of saving easier, more consistent and less time-consuming.

Increase Savings Along With Income

As your income increases, increase the amount you automatically transfer to your savings. It's very easy to slip into a slightly larger lifestyle after a raise. It's equally easy to treat unexpected income as "extra money," whether it's a bonus at work or \$20 in a birthday card from Grandma. There's nothing wrong with rewarding yourself from time to time, but limiting your living expenses — even in times where you don't have to — will free up more resources for your long-term savings goals. More importantly, you'll be better prepared should your income levels take a hit. Allow your savings to scale up with your income, but don't let your expenses scale up along with them!



Join the conversation



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REGIONAL
CREDIT UNION



Federally Insured by NCUA

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