



## it's your money

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### Locations

P.O. Box 233  
73 Main Street  
Dexter, ME 04930  
207-924-5544  
1-888-806-6920

P.O. Box 697  
23 Hudson Avenue  
Guilford, ME 04443  
207-876-4041

P.O. Box 507  
955 West Main Street  
Dover-Foxcroft, ME 04426  
207-564-8644

P.O. Box 1267  
160 Moosehead Lake Road  
Greenville, ME 04441  
207-695-0316

P.O. Box 716  
194 Main Road  
Brownville, ME 04414  
207-965-8377

[www.MaineHighlandsCreditUnion.com](http://www.MaineHighlandsCreditUnion.com)  
[info@MaineHighlandsCreditUnion.com](mailto:info@MaineHighlandsCreditUnion.com)



**Maine Highlands**  
FEDERAL CREDIT UNION  
Personal Service. Shared Value.

## What Is a Dormant Account?

An account becomes “dormant” when there has been no activity for one year. Dividends posted and/or checks cashed do not keep an account from becoming dormant.

### *What Happens If My Account Becomes Dormant?*

Your account will be assessed a monthly fee, until the account becomes active or there are no more funds in the account and it will be closed. If more than \$50 remains in the account after August 1 of the third year, you will receive a Due Diligence letter. If you do not respond to this letter, then on November 1 of the third year, the funds will be turned over to the State of Maine under the “Abandoned Property Law.”

### *How Can I Keep My Account From Becoming Dormant?*

Make a deposit or withdrawal to or from your account at least once a year. Also, make sure we have your correct address and phone number at all times in case we need to reach you.

## Protect Yourself from ATM Skimming

### 1. Hide Your Password with Your Hand

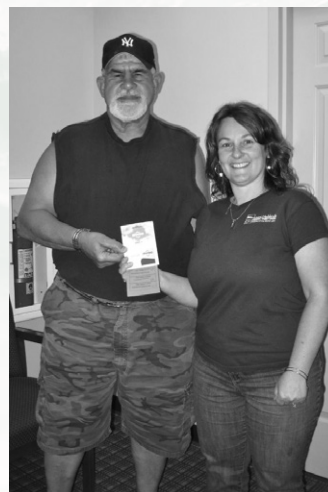
Criminals disguise hidden cameras to try and obtain your password. By protecting it with your hand, ATM thieves can't access your PIN.

### 2. Observe the ATM Does anything look a bit out-of-place? If the card reader moves around when you try to wiggle it with your hand, a “skimmer” may be laid over it. A genuine card reader should not move around and will be securely attached as part of the ATM.

Examine the keypad and check for cameras. If the keypad looks a bit too thick or appears to look different from how it normally appears, something may be wrong. Check for any suspicious looking cameras, that may be placed around the ATM above the screen, around the key pad, or in a brochure rack.

### 3. Check Your Account Balances and Transactions Frequently

Regularly check your accounts online. If you notice any suspicious activity, contact your financial institution immediately.



## Road Trip Scavenger Hunt

James Santiago of Dover-Foxcroft was the winner of Maine Highlands FCU's Road Trip Scavenger Hunt held during the month of May. The contest was held as part of the Credit Union's year-long celebration of their 50th Anniversary. Members were encouraged to visit each of the Credit Union's five offices and receive a different prize at each office. Then a winner was drawn from all who completed the journey within the month. CU employee, Tammy Creswell, who came up with the idea, presented James with a \$100 gas card.

## Maine Highlands FCU Receives Legislative Sentiment For 50th Anniversary

State Representatives, (left to right) Paul Stearns, Norm Higgins, and Senator Paul Davis attended Maine Highlands FCU's 50th annual meeting and presented the Credit Union with a Legislative Sentiment to recognize their 50th Anniversary. Receiving the award is Linda Dulac, the Credit Union's Board Chairperson.



## Breakfast Raises \$ For Food Organizations

Maine Highlands Federal Credit Union served breakfast to an estimated 275 people on Saturday, June 11 near the Guilford Memorial Bridge in Guilford. The Credit Union was celebrating their 50th Anniversary and the Town of Guilford was celebrating their Bicentennial. During the meal, donations were made to local area food organizations totaling more than \$17,000.00. These funds were raised through various fundraisers the CU held in 2015.



Local food organization recipients who accepted donations at the breakfast.



## Calendar of Upcoming Events

- July 1 – 29 – Free bicycle drawing at all offices!
- August 13 – Maine Red Hot Dog Festival, Dexter
- September 1 – 30 – Monty Moose Madness!

### Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

- Evonn Morris – 1 yr.
- Elaina Fogler – 2 yrs.
- Mandy Turner – 2 yrs.
- Nathan Walton – 3 yrs.
- Candice Qualey – 3 yrs.
- Melissa Landry – 8 yrs.
- Tina Roberts – 9 yrs.
- Jen Wohlfeil – 11 yrs.
- Rich Jarnecki – 12 yrs.
- Catherine Bemis – 12 yrs.
- Linda Hanscom – 13 yrs.
- Shelley Blockler – 15 yrs.
- Sam Dwyer – 16 yrs.

### Third Quarter Smart Savers

#### Monty Moose Winners

- Damion Drake
- Joe Haffenreffer
- Kayleigh-May Weston
- Cohen Tirrell
- Brittany Racila
- Lydia Gustin
- Maddox Taft
- Cloey Sharon
- Emily Eastman
- Alayna McMahon
- Dominick Murray
- Elaina Sargent
- Samuel Richards
- Samuel Jehnings
- Sadie Bickmore



#### Greenbucks Winners

- Tory Stone
- Megan Smith
- Christopher Ware



#### Critter Club Winners

- Christina Garneau
- Cathy Haskell
- Angel M Pike-Mulherin



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### Office Hours

#### Lobby

- Monday 7:30 – 5:00
- Tuesday 9:00 – 4:00
- Wednesday 9:00 – 4:00
- Thursday 8:00 – 5:00
- Friday 7:30 – 6:00

#### Drive-Up Windows

Open at 8:00 a.m. on  
Tuesdays and Wednesdays

24 Hour ATMs and Night Deposits  
Available at all Locations

### Board of Directors

- Linda Dulac  
*Ripley, Chair*
- LuAnn Tibbetts  
*Dover-Foxcroft, Secretary*
- Bruce Porter  
*Greenville, Director*
- Gilbert Reynolds  
*Dexter, Director*
- Nicholas Clukey  
*Brownville, Director*
- Ray Wallace  
*Dexter, Director*

### Supervisory Committee

- Tammy Lovejoy, *Stetson, Chair*
- Linda Dulac, *Ripley, Member*

### Holiday Closings

- Independence Day**  
Monday, July 4
- Labor Day**  
Monday, September 5



MHFCU Chairperson Linda Dulac received a special award from the Maine Credit Union League recognizing the Credit Union's 50th Anniversary.

