



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 353
393 Pritham Ave.
Greenville Junction, ME 04442
207-695-0316

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

www.MaineHighlandsCreditUnion.com
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Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.



Clockwise: Dover-Foxcroft winner - Amanda Farmer (right) w/MHFCU employee Danielle Mailloux, Greenville winner - Ron Greenlaw w/MHFCU employee Tori Nacey, Brownville winner - Mike Lasagna w/MHFCU employee Amanda Heath, Guilford winner - Paula Jones (accepted by Harry Jones), and Dexter winner - Dona Falardeau. Congratulations from Maine Highlands FCU!



Harvest Festival

Erin Bridges and her daughter, Sarah, enjoyed a fun day at Maine Highlands FCU's Harvest Festival on October 15th at the Piscataquis Fairgrounds. The Credit Union provided a fun day of games, crafts, food, giveaways, and musical entertainment by the Josh Guthrie Trio.

First Responder Appreciation Day

Local area First Responders were honored during our First Responder Appreciation Day. All who stopped in to any of our five branches were treated to a catered feast as well as gift bags and a \$100 donation to their unit. Over 100 First Responders took advantage of the day with 23 units receiving donations.



Mayo EMS crew from Dexter – Front: Christine Davis, John Hoak – Back: Jeff Whitney, Allan Gallup, and Kolby Dunsmore.

Ending Hunger in Maine



The Ending Hunger Walk is a partnership between Maine's credit unions and Brenda Davis to build awareness about the problem of hunger in Maine during the month of November, which has been designated as National Hunger and Homeless Awareness month.

Maine Highlands FCU Guilford employee, Rich Jarnecki, presents Brenda Davis, Executive Director of BBC Opportunity Center in Old Town, with donation.

Notice Regarding non-Visa PINLess Debit Card Transactions

We allow non-Visa debit transaction processing. This means you may use your Visa® Check Card on a PIN-Debit Network* (a non-Visa network) without using a PIN to authenticate your transactions. The non-Visa debit network for which such transactions are allowed is ACCEL.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Check Card include signing receipt, providing a debit card number over the phone or via the Internet, or swiping the debit card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any questions about non-Visa debit transactions, please give us a call at 1-888-806-6920.

*Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) that is not generally known for having a card program

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.MaineHighlandsCreditUnion.com or we will mail you a free copy upon request if you call us at 207.924.5544.

Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Rhonda Taylor.....	30 years
Mike Brown	20 years
Tammie Allen	17 years
Wendy Baird.....	17 years
Melissa Cookson.....	6 years
Betty-Jo Beaudoin-Pomerleau.....	5 years
Amanda Heath	2 years
Rachel Hutchins	2 years

First Quarter Smart Savers

Monty Moose Winners

Quinn Szarowski
Elliott Szarowski
Reese Starbird
Les Young
Jasmine Martin
Kenda Swanson
Ainsley Perkins
Joseph Haffenreffer
Kennedy Carey
Brandon Jehnings
Hayden Collins
Scott Chadbourne
Evalyn Fisk
Logan Walton
Susan Labree



Greenbucks Winners

Nicholas J Ormonde
Felicite M Lane
Bailey M Lemieux



Critter Club Winners

Kathy E Richards
Lurline L Arco
Heather J McCoy



Maine Highlands

FEDERAL CREDIT UNION

Personal Service. Shared Value.

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
Kamron Kimball
Parkman, Director

Supervisory Committee

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

Holiday Closings

Martin Luther King, Jr. Day

Monday, January 16

Presidents' Day

Monday, February 20

