



it's your money

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Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.



Piscataquis River Festival

Maine Highlands FCU, once again, was on hand at the Piscataquis River Festival held in Guilford on July 29th. In addition to sponsoring the live music, the Credit Union headed up the Children's Pie Eating Contest.

Pie eating contest winners:



Ages 5 – 8

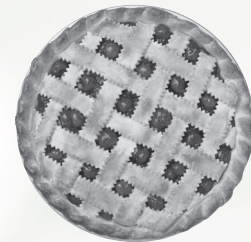
- 1st place – Claire Cochrane
- 2nd place – Lauren Thompson
- 3rd place – Adriana Sibert

Ages 13 – 16

- 1st place – Sam Bridges
- 2nd place – Mack McCloskey
- 3rd place – Trevor Hall

Ages 9 – 12

- 1st place – Cole Cochrane
- 2nd place – Emma Parsons
- 3rd place – Maya Mahan



Red Hot Dog Festival

The second annual Maine Red Hot Dog Festival, sponsored by Maine Highlands FCU was once again a huge success. Thousands gathered in Dexter on August 12th to celebrate the Maine Red Hot Dog.



Get a New Money Attitude

Save more, and spend less. Easier said than done, right? We've got six tips to improve your financial smarts—and help you achieve your money goals.



Make credit card payments non-negotiable. A late payment here or there may not seem like a big deal, but making payments on time has a big effect on your credit score. It can save you a lot in fees each month, as some card issuers charge a fee of up to \$35 each time you're late, and some may increase the fee or your interest rate with multiple late payments.

Use multiple savings accounts. Got a big goal to save for? Set up a secondary share account and label it. That way you can see exactly what you're saving for and how close you are to achieving that goal each time you make a deposit.

Say no to raises at work. Everyone loves getting a merit increase or bonus, but if you sock the extra funds away each month, you'll painlessly add to your long-term savings.

Set a budget you can stick to. For many people, "budget" is a dirty word that conjures up images of deprivation, meal after meal of potatoes or rice, and no more going out with friends. But a budget is simply a spending plan. Look at how much money you have coming in each month, your monthly obligations, and your goals. Then set a plan to fulfill your obligations, save for your future, and continue to have fun. That is a budget you can follow!

Plan ahead for big purchases. If you're looking to buy a home, car, or other large items, plan for it. Set aside the estimated payment amount to get used to living with the payment—those funds can help you make a down payment that will lower the debt burden for your new purchase and make your payments lower or repayment term shorter.

Refinance to save big. Refinancing can serve many purposes. You can consolidate many payments into one to make it easier to manage your bills. You can save money with lower interest rates or payment amounts. You can even pay debts off faster.

If you need help making smart financial decisions, creating a budget, or refinancing, contact the financial services team at Maine Highlands Federal Credit Union. We can help!



Maine Highlands

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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
 Kamron Kimball
Parkman, Director

Supervisory Committee

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

Holiday Closings

Columbus Day
 Monday, October 9
Thanksgiving Day
 Thursday, November 23
Christmas Day
 Monday, December 25
New Year's Day
 Monday, January 1, 2018

Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Tammy Creswell 30 years
 Ramona Flint..... 25 years
 Diane Parola 25 years
 Brian Ronco 23 years
 Diane Danforth 22 years
 Debbie Cross 18 years
 Janice Day 17 years
 Danielle Mailloux 13 years
 Karly Lacasse 12 years
 Donna Patterson 11 years
 Adam Sheehan 7 years
 Darcie Burch 7 years
 Maria Wooten 7 years
 James Bell 7 years

Third Quarter Smart Savers

Monty Moose Winners

Kevin Williams
 Les Young
 Elaina Sargent
 Carter Perkins
 Gabrielle Whittington
 Kennedy Carey
 Calvin Landry
 Isabell Crochere
 Flynn Schriver
 Ben Higgins
 Sadie Mcallister
 Eugene Gould
 Tayvin Hathorne
 Laressa Alvarado
 Irene Sinclair



Greenbucks Winners

Eve Patterson
 Rosalie Gillis
 Isabel Santagata



Critter Club Winners

Victoria Goodwin
 Christina Garneau
 Kenneth Ogden

