



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

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Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.



Employees from MHFCU, Dexter office, entered a Monty Moose Christmas tree in the Sebasticook Valley Chamber of Commerce Valley of Trees Festival. From left: Shelley Blockler, Monique Plummer, Anna-Maria Herrick, and Wendy Baird (not pictured, Diane Parola). The festival ran December 7 – 10 in Newport and was attended by several hundred people. One lucky winner went home with the entire tree and all the contents valued at \$300.



Brownville office employees participated in the Milo Vendor Fair in November. Pictured are Maria Wooten, Darcie Burch and Mike Brown.



Visa Account Updater Service

When your Maine Highlands FCU Debit or Credit card information changes due to normal expiration or lost/stolen card, we will automatically provide updated new account information to participating merchants for processing your recurring payments. You will no longer have to call to update this information, resulting in no interruption in service. Examples include subscription services (such as Netflix) and utility companies.

Just ask your biller if they participate in the Visa Account Updater Service and if they do then your part is done. The participating merchants have the ability to retrieve your updated information. If the merchant does not participate, you will then have to provide your updated information to that merchant to ensure your recurring transaction will be accepted.

However, if you do not wish to participate, you may opt out of this service by logging into online banking, mobile banking, or by calling us at 207.924.5544 or 888.806.6920.

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 Greenville employee, Carl Snow, 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.MaineHighlandsCreditUnions.com or we will mail you a free copy upon request if you call us at 207.924.5544.



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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

Martin Luther King, Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Rhonda Taylor..... 31 years
Mike Brown 21 years
Tammie Allen 18 years
Wendy Baird..... 18 years
Melissa Cookson..... 7 years
Betty-Jo Beaudoin-Pomerleau... 6 years
Amanda Heath 3 years
Rachel Hutchins 3 years

Third Quarter Smart Savers

Monty Moose Winners

Kaydiense Nelson
Parker James
Atam Mann
Nathan Clough
Judah Brawn
Ripley Roberts
Arianna Crosby
Jacob Knowles
Brandon Reed
Calvin Landry
Lydia Gustin
Adelaide Buschmann
Krista Graves
Bryson Gilbert
Joe Haffenreffer



Greenbucks Winners

Griffin Loomis
Trevon Baird
Albert Sudsbury



Critter Club Winners

Abe Willinski
Tracy Porter
Marguerite Weymouth

