



it's your money

Volume 19 · Issue 1
Winter 2016

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
info@MaineHighlandsCreditUnion.com



Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.

Coming in February Enhanced Online Banking with Bill Pay

Time is a valuable commodity. Make more of it with the anytime convenience of online banking.

Check balances, transfer funds—even pay bills from the convenience of your desk, couch, or anywhere you have internet access.

Online banking revolves around your schedule. Even enjoy the ability to access statements just as easily. No more waiting on the mail or rushing to make operating hours. With these free, convenient services, banking access comes to you.

- Safe, secure, and free for Maine Highlands FCU members
- Manage a number of banking functions anytime, anywhere with internet access:
 - Transfer funds between accounts
 - Check account balances
 - View images of cleared checks
 - Make credit union loan payments
 - Pay Bills
 - View account history
 - And more!

Mobile Check Deposit is Here!

Deposit checks anytime, wherever you are, using your mobile phone or tablet



Maine Highlands FCU's mobile app is free, regardless of your cell phone carrier.* Go to the App Store or Google Play to download our free app today!

Once downloaded, log in with your existing online banking UserID and Password. You must have access to your email account to confirm application.

Call us at 888-806-6920 for more information.

**Go Mobile with Maine Highlands FCU!
Sign Up Today!**



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Dexter - 924.5544
Guilford - 876.4041
Dover-Foxcroft - 564.8644

Greenville - 695.0316
Brownville - 965.8377 or
Toll Free - 888.806.6920

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Continuing our Efforts with Brenda Davis

The Maine Credit Unions' Campaign for Ending Hunger, which has raised and distributed more than \$5.9 million to help end hunger in Maine since 1990, has again partnered with Brenda Davis, one of the state's leading ending hunger advocates and Director of BBC Opportunity Center, an Old Town-based hunger agency that serves thousands of Maine people, to cover the state of Maine on foot to raise awareness about the problem of hunger in Maine. The 14th Annual Maine Credit Unions'



Ending Hunger Walking Tour is the largest yet with the Walk visiting a record-setting 87 communities during the month-long Tour. This fall, Brenda visited Maine Highlands FCU offices in Dexter, Guilford, Dover-Foxcroft and Greenville. Pictured is Greenville employee, Melissa Landry presenting Brenda with a donation.

'Strike'-Out Hunger Bowl-a-thon

Maine Highlands FCU employees and friends gathered once again for the annual 'Strike'-Out Hunger Bowl-a-thon. This year's event, held on November 14th raised over \$1,600.00 for Maine Credit Unions' Campaign for Ending Hunger. Thank you to all who pledged this year's bowlers!



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

Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Rhonda Taylor..... 29 yrs.
 Mike Brown 19 yrs.
 Tammie Allen 16 yrs.
 Wendy Baird..... 16 yrs.
 Melissa Cookson..... 5 yrs.
 Betty-Jo Beaudoin-Pomerleau... 4 yrs.
 Amanda Heath 1 yr.
 Rachel Hutchins 1 yr.

First Quarter Smart Savers

Monty Moose Winners

Hunter Wyman
 Madison Thomas
 Ava Burke
 Jasmine Scott
 Jeremii Hutchinson
 Scott Chadbourne
 Jayden Reed
 Elaina Sargent
 Katie Hanson
 Abigail Herrick
 Hope Gilman
 Emma Wyman
 Ahreanna Sawyer
 Krista Graves
 Damion Drake



Greenbucks Winners

Noah Contreras
 Shyla Marie Raymond
 Tylla Gosselin



Critter Club Winners

Kristine Nielsen Felos
 Kathy Richards
 Deidra Dow



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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
 Richard Bilodeau
Dexter, Vice-Chair
 LuAnn Tibbetts
Dover-Foxcroft, Secretary
 Bruce Porter
Greenville, Director
 Gilbert Reynolds
Dexter, Director
 Nicholas Clukey
Brownville, Director
 David Bridges
Guilford, Director

Supervisory Committee

Tammy Lovejoy, *Stetson, Chair*
 Linda Dulac, *Ripley, Member*
 Raymond Wallace, *Dexter, Member*

Holiday Closings

Martin Luther King, Jr. Day

Monday, January 18

Presidents' Day

Monday, February 15

