



## Building strong financial futures... One Member at a Time

SEPTEMBER 2011

### Heating Season

The winter heating season will soon be upon us! We can only hope we have less snow and a warmer winter, but just in case that doesn't work out—the credit union is here to help. Effective immediately and running through December 31, 2011, we will be offering an up to **\$2,000 Loan Special** for 12 months to help you with your winter's heat—whether that be oil, wood, pellets, propane, more insulation or whatever you need to make your home warmer this winter. The rate is based on your credit score, which will be divided by 2 to help you even further! For example, if your regular unsecured rate is 9%, your rate for this special will be 4.5%. Some conditions may apply, so be sure to plan early and talk to us about this loan!



### Savings Bonds

The Bureau of Public Debt announced earlier this year that as of 1/1/2012, paper savings bonds will no longer be sold at financial institutions, an effort to save taxpayers approximately \$70 million over the first 5 years.



But savings bonds, introduced in 1935, are not going away. Electronic savings bonds in Series EE and I will remain available through purchase in TreasuryDirect®, a secure, web-based system operated by Public Debt, where investors have been purchasing savings bonds, available 24/7, since 2002.

Those currently holding paper savings bonds can continue to redeem them at financial institutions. Bonds which have not matured but were lost, stolen or destroyed can be reissued in paper or electronic form.

For more information on how to enroll on TreasuryDirect, visit [www.treasurydirect.gov](http://www.treasurydirect.gov).

### Our Newest Members

This is our newest Monty Moose member and her proud parents or grandparents. Please let us know when there's a new member in your family and we'll gladly make the opening deposit of \$5.00.



#### Madeline Hauck

Mom Andrea and godmother Beth Kotredes

### FYI

- Christmas Club funds that are transferred to a share or draft account will be available on October 3. Those who receive a check will need to allow time for postal delivery to your home.
- Don't forget to set your clocks back on Sunday morning, November 6 at 2:00 A.M.
- Visit [www.changingseasonsfcu.com](http://www.changingseasonsfcu.com) and keep up-to-date on what's going on!
- International Credit Union Week is October 17–21. Join us on Thursday, October 20 as we celebrate International Credit Union Day! We will have food, coffee and soda and look forward to spending some time with you, our members!
- Congratulations to **Doug**, our winner for the Member Appreciation Drawing in July.

### Holiday Closings

#### Columbus Day

Monday, October 10

#### Veterans Day

Friday, November 11

#### Thanksgiving

Thursday, November 24

**Happy Holidays to all!**

## Social Responsibility



Thanks so much for all of your support over the past few months as we work to reach our 2011 goal of \$2,500 for Maine Credit Unions' Campaign for Ending Hunger. We have had a terrific fundraising year with a total of \$2,125 through August. The Toby Keith raffle tickets were our biggest raffle ever, and we want to thank Jim Bair for his donation of the limousine service to the concert, Olive Garden for its gift card, Sam's Club for its gift card, and all the staff for helping to fill the gift basket full of goodies for our lucky winner, **Steve Jackson!**

## Risk Alert

Credit unions from around the country have reported their members are receiving bogus text messages (smishing) alerts. The text message indicates it is from credit union services and advises the member to call the number provided in the text message to have their card reactivated. This is a scam as no credit union would ever ask a member for this type of information using a text message.



**NEVER** respond to this type of request or one in which a person calls you saying he/she is from your credit union and needs to update/confirm certain personal information about you. The credit union would never ask for this sort of information over the telephone.

For more information on scams and alerts, identity theft and security tips, visit our website [www.changingseasonsfcu.com](http://www.changingseasonsfcu.com) and click on the link "Safety Net" on the left-hand side of the home page. We hope these tips help you in the never-ending fight against fraud!

## Member Appreciation Corner

Every quarter there will be a drawing for \$100 which will be categorized by age group. This quarter we want to recognize those members age **30-59**. All you need to do is fill out the coupon below and either drop it off or mail it in to the office at **115 Mecaw Rd, Hampden, ME 04444** by **October 31, 2011**. The drawing will be held the first week in November.

### Member Appreciation Drawing

Name \_\_\_\_\_

Account # \_\_\_\_\_

Phone # \_\_\_\_\_

*Drawing this month for those age 30 to 59 years.*

## Check Out Our Certificate Rates

Go to our website at [www.changingseasonsfcu.com](http://www.changingseasonsfcu.com) then click on "Rates." All certificates are in a "step-up" classification which means that you can change to a higher rate one time during the term of the certificate. Keep watch on our rates and let us know when you might like to step-up! Current rates are:

### Certificate Rates

6 mo	0.499%	APY* 0.50%
12 mo	0.598%	APY* 1.60%
24 mo	1.045%	APY* 1.05%
60 mo	2.129%	APY* 2.15%

Remember, there is no safer investment than a share certificate at your credit union!

\* APY = Annual Percentage Yield. Rates subject to change without notice.

## Shared Branching

Visit any Shared Branching location (look for the swirl logo) and make deposits, withdrawals, loan payments and more, just as if you were in the office with us! Log on to [www.mainecreditunions.org](http://www.mainecreditunions.org) or [www.cuservicecenter.com](http://www.cuservicecenter.com) to find a Shared Branching location that best fits your needs.

## Employee Anniversaries

### Karen Barron

Celebrates 10 years on November 26

Congratulations and many thanks to you!



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