



## it's your money

Volume 21 · Issue 3  
Summer 2018

### 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

mhfcu.com  
info@mhfcu.com



**Maine Highlands**  
FEDERAL CREDIT UNION  
Personal Service. Shared Value.

## Automated Fraud Alert (EnFact) Phone Calls, Texts, and Emails

Contact us to enroll in automated debit card fraud alerts. If suspicious activity occurs when using your debit card, you will have the option to state whether this activity is fraudulent or not. If you respond it is fraud, it may temporarily block your card. If you respond it is not fraud, you can continue to use your card.

With this new service, automated calls, texts, and emails will be used to contact you for transaction verification.

- **Automated telephone calls** will provide the ability to reply on your phone.
- **Automated e-mails** will provide a phone number to call for verification
- Once enrolled, **text messages** will provide the ability to reply via text.

When you contact us to receive automated text alerts, we will initiate a text message to your cell phone. It will say:

**MAINE HIGHLANDS FCU Card Fraud Alerts activation text. Reply YES to confirm your enrollment, HELP for help, STOP to cancel texting. Msg&Data Rates May Apply.**

When you reply YES, you will be enrolled and will begin receiving text alerts whenever suspicious activity occurs on your debit card.

It will then say:

**MAINE HIGHLANDS FCU Fraud Alerts. Thank you for enrolling. Reply HELP for help, STOP to cancel. Msg&Data Rates May Apply.**

Once you enroll, if/when suspicious activity occurs on your debit card(s), you will receive the following text (example):

**MAINE HIGHLANDS FCU Fraud Alert: Did you attempt transaction on debit card ending in 1234 at DUNKIN DONUTS in ME for \$5.32? Reply YES or NO.**

*Note: You may receive more than one alert if more than one card is affected.*

If you reply YES, you will receive the following text:

**MAINE HIGHLANDS FCU: Thank you for your response. We'll continue to monitor your card for unusual activity.**

If you reply NO, you will receive the following text (example):

**MAINE HIGHLANDS FCU: You've indicated an unauthorized transaction. A temporary hold may have been placed on your card. Pls call immediately 877-253-8962.**

If you confirm there is no fraud, the card will continue to be usable. If you confirm there is fraud or not sure, the call will be transferred to a representative for further assistance. For inquiries, contact the call center at 877-253-8964 24/7 or call Maine Highlands FCU at 207-924-5544 or 888-806-6920 during business hours.

**Note:** Text notifications will come from the number 207-33. Our texts will NEVER ask for PIN information.

You can opt out of any of these automated services by calling 877-253-8964 or 888-806-6920. If you choose to opt out, MHFCU will still continue to contact you regarding fraud alerts during business hours.



## Annual Meeting

Maine Highlands Federal Credit Union held its Annual Meeting on April 16 at Ridge View



Community School in Dexter. During the meeting, the Credit Union distributed over \$13,000 to local area food organizations. Receiving donations were: The Community Dinner Project sponsored by the Dover-Foxcroft Congregational Church, The Living Word Assembly of God Church, and Saint Thomas Aquinas Catholic Church; Wyman Farms Senior Share; the Dexter Sunrise Kiwanis Backpack Program; the Kiwanis Club of Dover-Foxcroft Backpack Program; Meals on Wheels; Stutzman Farms Senior Share; Our Lady's Kitchen; the UU Church of Sangerville & Dover-Foxcroft Food Cupboard; the Moosehead Lake Kiwanis Backpack Program; the Partnership Food Pantry of Greenville and Guilford; Harmony Cares; the Dover-Foxcroft Area Food Cupboard; Dexter Community Food Closet; Widows & Orphans Food Cupboard; Corinna UMC Food Pantry/Cupboard; Milo Ecumenical Food Cupboard; and the Palmyra Baptist Worship Center Soup Kitchen/Pantry.

## What Is a Dormant Account?

An account becomes "dormant" when there has been no activity for one year. Dividends posted and/or checks cashed do not keep an account from becoming dormant.

**What Happens If My Account Becomes Dormant?** Your account will be assessed a monthly fee, until the account becomes active or there are no more funds in the account and it will be closed. If more than \$50 remains in the account after August 1 of the third year, you will receive a Due Diligence letter. If you do not respond to this letter, then on November 1 of the third year, the funds will be turned over to the State of Maine under the "Abandoned Property Law."

**How Can I Keep My Account From Becoming Dormant?** Make a deposit or withdrawal to or from your account at least once a year. Also, make sure we have your correct address and phone number at all times in case we need to reach you.



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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

**Independence Day**  
 Wednesday, July 4

**Labor Day**  
 Monday, September 3

### Upcoming Events

**MHFCU Yard Sale**  
 July 14, Guilford Office

**Piscataquis River Festival**  
 July 28, Guilford

**Maine Red Hot Dog Festival**  
 August 11, Dexter

### Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Anna-Maria .....	22 years
Sam Dwyer .....	18 years
Shelley Blockler .....	17 years
Linda Hanscom .....	15 years
Catherine Bemis .....	14 years
Rich Jarnecki .....	14 years
Tina Roberts .....	11 years
Melissa Landry .....	10 years
Candice Qualey .....	5 years
Nathan Walton .....	5 years
Mandy Turner .....	4 years
Elaina Fogler .....	4 years
David Bridges .....	2 years
Rachael Nelson .....	1 year

### Second Quarter Smart Savers

#### Monty Moose Winners

Charles Nagle  
 Erris Coburn  
 Kennedy Carey  
 Paisley Clark  
 Trevor Hilton  
 Brayden Flagg  
 Caroline Graham  
 Dominick Murray  
 Les Young  
 Hunter Wyman  
 Simon Beeaker  
 Ruth Griffith  
 Jace Robinson  
 Taylor Herrick  
 Elliot Szarowski



#### Greenbucks Winners

Julia Brasslett  
 Angelique Desmarais  
 Dominic Meservey



#### Critter Club Winners

Marylou Melvin  
 Charles Martell  
 Samantha Howard

