



it's your money

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Locations

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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 Avenue
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.



Miracle Tree Event in Dover-Foxcroft

Employees from MHFCU's Dover-Foxcroft office entered a decorated tree in Dover's Miracle Tree Event on December 1st. Several hundred people attended the event and one lucky winner went home with the entire tree and all the contents valued at over \$200. Pictured from left: Kaitlin Gibbs, Penny Greene, Melissa Cookson, Danielle Mailloux, Tammie Allen, and Lindsay Sands. Not pictured: Ramona Flint.

Raffle Winner

Congratulations to our Black Friday 50/50 Raffle winner, Michael Carroll of Williamsburg Township. Michael (shown here with Brownville employee Darcie Burch) won half the funds raised. The other half went to Maine Credit Unions' Campaign for Ending Hunger. Other prize winners were Donna Bilodeau of Dexter and Julie Graham of Greenville.



Vendor Fair in Milo

Brownville office employees participated in Milo's Vendor Fair in November. Pictured are: Mike Brown, Darcie Burch, and KJ Gosselin.

Bake Sale

The Credit Union held its annual bake sale just before Thanksgiving at the Dexter, Guilford, and Brownville offices. All proceeds benefitted Maine Credit Unions' Campaign for Ending Hunger. Over \$400.00 was raised for this worthy cause!



Ending Hunger in Maine

The Ending Hunger Walk is a partnership between Maine's Credit Unions and Executive Director of BBC Opportunity Center in Old Town, Brenda Davis, to raise awareness about the problem of hunger in Maine during the month of November. Pictured is Brenda visiting with Dexter employee, David Bridges.

Notice Regarding non-Visa PINLess Debit Card Transactions

We allow non-Visa debit transaction processing. This means you may use your Visa® Debit 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 may be required in order to initiate a Visa transaction on your Visa Debit Card include signing a receipt, providing your debit card number via phone or Internet, and swiping/inserting your debit card at a point-of-sale terminal.

Examples of the types of actions that may be required in order to initiate a transaction on a PIN-Debit Network include authorizing 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 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.mhfcu.com or we will mail you a free copy upon request if you call us at 888-806-6920.



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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 21

Presidents' Day

Monday, February 18

Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Rhonda Taylor..... 32 years
Mike Brown 22 years
Tammie Allen 19 years
Wendy Baird..... 19 years
Melissa Cookson 8 years
Betty-Jo Beaudoin-Pomerleau... 7 years
Rachel Hutchins 4 years

Fourth Quarter Smart Savers

Monty Moose Winners

Roma Strid
Jack Molaghan
David Libby
Kaine Gilman
Quinn Szarowski
Benjamin Smith
Kael J Andrews Bush
Harper Stevens
Brandon Reed
Oliver Coburn
Mia McCleary
Erris Coburn
Owen Riitano
Grace Bickford
Ethan Kreider



Greenbucks Winners

Monica Pomerleau
Hunter Kemp
Nathan Schobel



Critter Club Winners

Annette Cormier
Angela Dyer
Beverly Dyer

