



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 Avenue
Greenville Junction, ME 04442
207-695-0316

P.O. Box 716
194 Main Road
Brownville, ME 04414
207-965-8377

www.mhfcu.com
info@mhfcu.com



Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.



53rd Annual Meeting

The 53rd Annual Meeting of Maine Highlands Federal Credit Union took place on April 15th. During the meeting over \$20,000.00 was awarded to 23 local area food organizations as a result of the Credit Union's Ending Hunger Campaign. Representatives from those organizations attending were:

1st row: Cecile Shields, Moosehead Lake Kiwanis Backpack Program; Rodena Clowery, Harmony Cares; Robin Ladd, Eastern Area Agency on Aging; Rita Page, Dover-Foxcroft Kiwanis Backpack Program; Linda Howard, Dover-Foxcroft Congregational Church Community Dinner Project; Rita Graf, Town of Canaan Food Cupboard.

2nd row: Stephanie Lord, Widows and Orphans Food Cupboard; Hope Dyer, UMC Ecumenical Food Cupboard; Rheba Michaud, Our Lady of the Snows Community Dinner Project; Glen Nicholas, Living Word Assembly of God Community Dinner Project; Mark Stevens, Dover-Foxcroft Food Cupboard; Rich Pfirman, Dexter Sunrise Kiwanis Family Food Program; Reggie Mossey, Dexter Community Food Closet; Carla McKay, Corinna UMC Food Pantry.

3rd row: Richard Wyman, Wyman Farms Senior Share Program; Barbara Wilbur, UU Church of Sangerville & Dover-Foxcroft Food Cupboard; Pastor Herb Pearl, Palmyra Baptist Worship Center Soup Kitchen/Food Pantry; Rainie Stutzman, Stutzman's Senior Farm Share Program; Erin Callaway, Piscataquis Regional Food Center; David Michaud, Our Lady's Kitchen.



Wayside Theater Donation

A donation was made to Wayside Theater in honor of their 100 year anniversary. Pictured in the photo are Joe Kennedy and Dave Pearson from the Wayside Grange, and Dexter employee, Monique Plummer.

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.

Setting up Beneficiaries

It’s important to think about what would happen to your financial accounts if you unexpectedly passed away.

Obviously, this process involves creating the proper wills and trusts. But one additional simple step could help your heirs avoid some problems: designating beneficiaries.

You can easily add beneficiaries to most accounts. The beneficiaries designated on your accounts will only need some basic paperwork to receive money left in that account following your death.*

Ask our Member Relationship Specialists for more information on setting up beneficiaries on all your accounts.

*Luke Landes, “How important Is It to Set Up Beneficiaries for All Your Accounts?” Personal Finance, 7/18/2018 (<https://www.consumerismcommentary.com/set-up-beneficiaries-for-all-your-accounts/>)

Monty Moose Winners

Bradley Jackson	Wesley Simonds	Asher Bishop
Evelyn Perkins	Alayna McMahon	Kali Bragg
Kenzie Stone	Brooklyn Gile	Vivian Feaga
Grace Greene	Roma Strid	Tayvin Hathorne
Atam Mann	Braden Emery	



Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Anna-Maria..... 23 years	Candice Qualey 6 years
Sam Dwyer..... 19 years	Mandy Turner..... 5 years
Shelley Blockler..... 18 years	David Bridges 3 years
Linda Hanscom 16 years	Rachael Nelson 2 years
Catherine Bemis 15 years	Kaitlin Gibbs.....1 year
Rich Jarnecki 15 years	Penny Greene1 year
Tina Roberts..... 12 years	Mallarie McNinch1 year
Melissa Landry 11 years	



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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*
Rita Graf, *Canaan, Member*

Holiday Closings

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

Upcoming Events Join Us!

Piscataquis River Festival
Guilford, July 27

Join us at the Children’s Pie
Eating Contest at 1:00 p.m.

Maine Red Hot Dog Festival

Dexter, August 10
10:00 a.m. – 6:00 p.m.

