



it's your money

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Locations

P.O. Box 233
73 Main Street
Dexter, ME 04930
207-924-5544
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

P.O. Box 335
216 Main Street
Canaan, ME 04924
207-474-3544

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Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.

Loan Officers Receive Award

Maine Highlands FCU loan officers were recently recognized for their excellence in protecting members, and their loans, with GAP coverage. Trevor Pietila from Maine Credit Union's Insurance Trust presented loan officers with a trophy and \$500. A traveling trophy will also be housed at the Insurance Trust headquarters in Westbrook. The credit union elected to donate the \$500 to Maine Credit Unions Campaign for Ending Hunger which helps stock food organizations in their communities.



Pictured front: Rachael Maheu - Loan Officer in Guilford, Karly Lacasce - Loan Officer in Dexter, Maria Wooten - Senior VP of Lending Back: Stephanie Chabot - Loan Officer in Dexter, Lindsay Sands - Loan Officer in Dover-Foxcroft, Mike Brown - Loan Officer in Brownville, Brian Mellgren - Loan Officer in Canaan, Sam Dwyer - VP/Greenville Branch Manager, and Trevor Pietila from the Insurance Trust. Missing from photo: Ramona Flint - VP/Dover-Foxcroft Branch Manager

Cannan Office Now Open!

Our new office in Canaan opened its doors on November 12. The approximate 2,080 square foot building houses three offices and a bigger lobby area than other branches. Four employees now call this office home. In addition, a large garage was built behind the new office to provide additional storage space for miscellaneous needs.



Holiday Bake Sale

Bake sales held in our Dexter, Guilford, Brownville and Greenville offices during Thanksgiving week brought in a total of \$491.20 for Maine Credit Unions Campaign for Ending Hunger!



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 mhfcu.com or we will mail you a free copy upon request if you call us at 888-806-6920.

Fourth Quarter Smart Savers Monty Moose Winners

Shirlene Nickerson
Jackson Clark
Caden Towle
Gracie Jewell
Jaykob White
Harper Slama

Scott Greene
Oliver Coburn
Bradley Jackson
Kali Bragg
Alex Libby
Haylee Szczepkowski

Edward Herring
Justyce Hart
Summer McCarthy
Robert Sutton



Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Rhonda Taylor..... 33 years
Michael Brown 23 years
Tammie Allen 20 years
Wendy Baird..... 20 years
Melissa Cookson..... 9 years

Betty-Jo Beaudoin-
Pomerleau..... 8 years
Rachel Hutchins 5 years
Karen Vasily.....1 year



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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

ATM, Night Deposit,
and Shared Branching
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
Traci Grant
Canaan, Director
Kamron Kimball
Parkman, Director

Supervisory Committee

Tammy Lovejoy, *Stetson, Chair*
Linda Dulac, *Ripley, Member*
Rita Graf, *Canaan, Member*

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 20
President's Day
Monday, February 17

