



## it's your money

Volume 23 · Issue 3  
Summer 2020

### 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

mhfcu.com  
info@mhfcu.com



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

## Our 54th Annual Meeting

Please join us for our 54th Annual Meeting via conference call on Monday, August 17 at 6:00 P.M.

Members who wish to join the meeting must contact us for the Conference Telephone Number and Access Code. Please call 924-5544 or 888-806-6920 between August 3 and August 14.

All members are welcome!



## Donate to End Hunger in Maine



**CAMPAIGN FOR  
ENDING  
HUNGER**  
MAINE CREDIT UNIONS

Throughout the year, Maine Highlands FCU and other credit unions throughout the state hold fundraisers for the Campaign. Unfortunately, due to COVID-19, many planned fundraising events have been canceled. **But that's not stopping our effort to raise money!**

With 138,000 Mainers filing jobless claims since the start of the pandemic, our communities need our help more than ever before. Families who were food secure— even a few months ago— are now struggling to put food on the table.

We encourage you to open your hearts and your wallets to this important effort and challenge others to do the same. Your support will help ensure Maine families get the food they need during the COVID-19 crisis and beyond.

100% of any donation will go back to our community. Please visit [www.campaignforendinghunger.org](http://www.campaignforendinghunger.org) and donate today!

## Summer Fun Loan

Get up to \$2,000  
for 12 months at

**6.0%**  
APR\*



\*APR = Annual Percentage Rate. Must meet membership requirements and loan qualification guidelines. See a loan officer for details. Offer expires August 31, 2020. Based on term of 12 months, estimated monthly payment is \$86.08 per \$1,000 borrowed.

## 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.

## Changes to Our Funds Availability Policy

### Effective 7/1/2020

When check holds apply, amounts made available for withdrawal on the next business day will increase from \$200 to \$225. Amounts made available for withdrawal on exception holds will increase from \$5,000 to \$5,525.

You may request a copy of our Funds Availability Policy by calling us at 888-806-6920.

## Monty Moose Winners

Erris Coburn  
Mia McCleary  
Riley Bishop  
Nevaeh Gustin  
Allison Reed

Paisley Clark  
Brandon Reed  
Daniel Lovely  
Xavier Fanjoy  
Camara Fanjoy

Judah Brawn  
Caroline Graham  
David Ray  
Mason Chase



## Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Anna-Maria .....24 years  
Sam Dwyer .....20 years  
Shelley Blockler .19 years  
Linda Hanscom .17 years  
Cathy Bemis .....16 years  
Tina Roberts .....13 years

Melissa Landry...12 years  
Candice Qualey ...7 years  
Mandy Turner.....6 years  
David Bridges.....4 years  
Rachael Nelson ....3 years  
Kaitlin Gibbs .....2 years



**Maine Highlands**

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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

Nolan Lovell  
Guilford, Director

### Supervisory Committee

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

### Holiday Closings

Labor Day  
Monday, September 7

