



it's your money

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Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.

Protect Yourself When Using Money Management Apps

Are you using a personal finance app to help manage your money? If you are, you aren't alone.

Consumers across the country are increasingly turning to apps like *Dave.com*, *RobinHood.com*, *CashApp*, and countless others to monitor their spending.

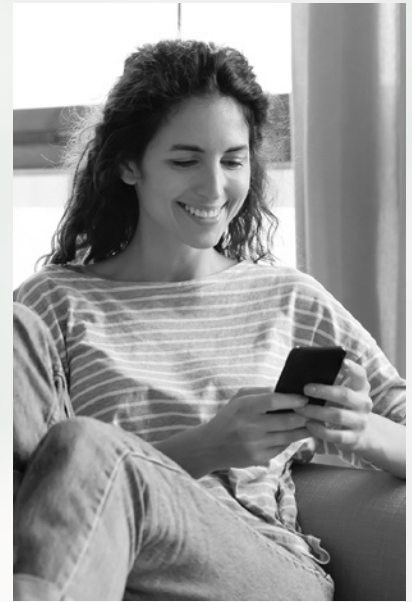
While these apps may provide a platform for viewing and working with multiple accounts, they also increase the risk of having financial information breached.

In fact, a recent breach at Waydev affected 7.5M consumers.

If you are leveraging any of these tools, there are some important steps you can take to protect your personal information.

1. **Examine the terms of service for apps you are using.** Review the app's data retention policies and determine whether the app resells your information.
2. **Find out what security features the app offers to ensure your personal information remains safe.** Look for things like two-factor authentication.
3. **Always confirm the validity of the app.** Don't provide your account numbers or any personal or financial information on the phone or online unless you initiate the conversation and you know the organization.
4. **Change your passwords and security settings often** and use a highly secure password for your financial accounts.
 - Secure passwords often contain letters, numbers, and special characters.
 - Avoid using the same username and password on multiple sites.
 - Guard your pins and passwords. Don't store them on your phone or write them down in a location where others might be able to access them.
5. **Change your credit union and other account passwords** if you want to remove an app's access to your accounts.
6. **Contact us right away** if you feel your information has been compromised!

Always use extreme care when using third-party apps. The more services you sign up for and the more devices you use provides criminals additional opportunities to steal your information for their personal gain.



Don't Have a Holiday Budget *melt-down!*



Your worries will melt away when you use Skip-a-Payment!

It's that time of year again! Time for our annual Holiday Skip-A-Payment program.

As a member of Maine Highlands FCU, you may be eligible to skip the November, December or January payment on your credit union loan. Have more than one eligible loan? Skip a payment on each!

Skipping a payment is like "making a loan to yourself." Treat yourself or your family and friends with some extra cash to use for holiday travel, gifts, entertaining, or anything you wish! It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership!

See the enclosed insert for more information.

Winter Survival Loan

Oil · Propane · Wood · Pellets · Other Fuel Sources

4.0% APR*



*Annual Percentage Rate. Up to \$3,000.00 for 12-month term. Must meet membership requirements and loan qualification guidelines. Based on term of 12 months. Estimated monthly payment is 485.15 per \$1000 borrowed. For a limited time only. Loan proceeds will be made payable to business of purchase. See a loan officer for details.

Monty Moose Winners

Josie Bishop
Brynn Gaudet
Arianna Crosby
Ethan Decoff
Rose Jadamec
Samuel Simko

Judah Brawn
Jackson Holt
Aubery Moody
Hailey Plummer
Landon Ladd
David W Ray III

Auria Moon
Asher Bishop
Mason Davis
Nathan Clough
Reese Starbird
Chloe Murdock



Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Tammy Creswell.... 33 years
Ramona Flint 28 years
Diane Parola 28 years
Brian Ronco 26 years
Diane Danforth 25 years
Debbie Cross 21 years
Janice Day 20 years
Danielle Mailloux.. 16 years
Adam Sheehan..... 10 years
Darcie Burch..... 10 years

Maria Wooten..... 10 years
James Bell 10 years
Kaitlyn Gibbs..... 3 years
Leah Hobbs 3 years
Monique Plummer .. 3 years
Sonya Smith 3 years
Jane McNaughton.... 2 years
Lisa Provost 2 years
Michelle Nichols..... 1 year



Maine Highlands

FEDERAL CREDIT UNION

Personal Service. Shared Value.

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

Indigenous Peoples' Day
(Columbus Day)
Monday, October 12

Thanksgiving
Thursday, November 26

Christmas
Friday, December 25

