



it's your money

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Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.

Homeschooling During Coronavirus

The pandemic has pushed many kids out of the classroom and into remote learning environments, and parents must ensure their kids are still getting a decent education. Therefore, many of you have taken on a new role with your child's classes going fully or partially remote—being a teacher. Though your new teaching job may not be easy, there are ways mom and dads can support their little students through homeschooling.

1. Get involved. You don't have to know your child's syllabus inside and out, but you should show an interest in their studies. Have in-depth discussions about what they've learned, ask them tough questions, and keep an eye on their performance.
2. Help your student get (and stay) organized. The shift from classroom to bedroom or living room can be a bit messy—there may be many opportunities for distractions, too. It could be helpful to set up a small office or designated workspace for your child so they feel like they can focus and stay organized.
3. Offer instructional support. You may not be a subject matter expert, and that's perfectly fine! Especially if your child is struggling with the course material, talk it out and review their work together—even if you're not sure of the answers. Their teachers will probably appreciate it, too.



This is likely a new experience for all involved. Remember to be patient and understanding while you and your child or children learn how to navigate remote learning.

Watch Out for These Two All-Season Scams

The IRS Swindle

A threatening phone caller “from the IRS” (or “from the Federal Reserve”) says you're guilty of tax evasion and must pay a penalty at once with your credit or debit card, or else face jail time or revocation of your driver's license. Older folks with complex financial lives may pay up, assuming that they did make a mistake on their taxes. Wrong—the IRS never demands payment over the phone. Self-defense: Don't pay. Report the scam to the U.S. Treasury Inspector General's office at 1-800-366-4484.



The “Computer Crash” Con

You get a phone call from a self-described “computer security expert” who warns that your Windows PC or laptop may be infected with a fatal virus. You might be asked for money to protect your system or to remove this nonexistent malware. If you agree to download a fix or allow remote access to your computer, the crook can ask for your passwords—and may actually install malware that you then have to pay to get rid of. Self-defense: Hang up on this scammer. No legitimate IT security pro will ever cold-call you in this way.

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.

Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Rhonda Taylor..... 34 years

Michael Brown 24 years

Tammie Allen 21 years

Wendy Baird..... 21 years

Melissa Cookson.... 10 years

Betty-Jo Beaudoin-

Pomerleau..... 9 years

Rachel Hutchins 6 years

Karen Vasily..... 2 years

Fourth Quarter Smart Savers Monty Moose Winners

Abigail Richards
Gracie Jewell
Logan Fowles
Mason Hachey
Judah Brawn
Isabella Wallace
Daniel Lovely
Isabel Walsh
Shirlene Nickerson
Caitlyn Lourie
Scott Greene
Alexis Burdin
Auria Moon
Emma Knowles



Maine Highlands

FEDERAL CREDIT UNION

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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 18
President's Day
Monday, February 15

