



it's your money

Volume 24 · Issue 3
Summer 2021

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.

Should I Borrow From the Credit Union, or From a Bank?

If you need to borrow money, your credit union is the place to begin. We make loans for new or used vehicles, often with special pricing. You can apply for a low-cost personal loan for home improvements, major and minor purchases, or debt consolidation. Or we can help you put the financial power of your home to work with an equity loan or line of credit.

Since credit unions are nonprofits, you get the best rates and fewer fees. In Maine alone, that's been calculated to save members nearly \$73 million a year. Moreover, we never engage in predatory practices such as subprime loans or payday lending with exorbitant rates and fees.

Credit unions also offer financial guidance for their members. Whether it's opening branches in schools, hosting a financial planning seminar, or conducting a workshop on ID theft prevention tips, our staff members are glad to share their financial knowledge with the community.

So if borrowing is on your mind, make us your first stop. We have money to lend... with local decisions made by people you know and trust.

Yard Sale to Benefit Maine Credit Unions' Campaign for Ending Hunger

On July 17, 2021, we are hosting a yard sale to benefit the Maine Credit Union's Campaign for Ending Hunger. It will be at our Guilford office located at 23 Hudson Ave. from 8am-1pm.

100% of any donation will go back to our community.

If you are unable to attend, you can always donate online at www.campaignforendinghunger.org!



Summer Fun Loan Special

Get up to \$2,000
for 12 months at
7.0% APR*

*Annual Percentage Rate. Must meet membership requirements and loan qualification guidelines. See a loan officer for details. Offer expires August 31, 2021. Based on term of 12 months, estimated monthly payment is \$86.55 per \$1000 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.

Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

- Anna-Maria 25 years
- Sam Dwyer 21 years
- Shelley Blockler 20 years
- Cathy Bemis 17 years
- Tina Roberts 14 years
- Melissa Smith 13 years
- Candice Qualey 8 years
- Mandy Turner 7 years
- David Bridges 5 years
- Rachael Maheu 4 years
- KJ Gosselin 3 years



Second Quarter Smart Savers Monty Moose Winners

- | | | |
|-------------------|-------------------|-----------------|
| Avery Lane | Matty St Peter | Aria-Lee Durant |
| Ava Dunton | Judah Brawn | Marley Brown |
| Caleb Littlefield | Thomas Eddy | Emma Knowles |
| Avery Noke | Jin Paul Espinosa | Parker Lavigne |
| Jackson Pratt | Auria Moon | Ava Pulkkinen |
| Chance Grover | Rose Jademec | |



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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
- Nolan Lovell
Guilford, Vice Chair
- LuAnn Tibbetts
Dover-Foxcroft, Secretary
- Brittany Gould
Greenville Junction, Director
- Gilbert Reynolds
Dexter, Director
- Nicholas Clukey
Brownville, Director
- Traci Grant
Canaan, Director

Supervisory Committee

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

Holiday Closings

- Independence Day**
Monday, July 5 (Observed)
- Labor Day**
Monday, September 6

