



# 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

mhfcu.com  
info@mhfcu.com



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



## K9 Ballistic Vest Delivered

Piscataquis Sheriff's Department canine officer **Scy** (pronounced 'Sky') received her K9 Ballistic Vest from Maine Highlands FCU.

The Credit Union teamed up with the Spirit of Blue Foundation and raised money for the vest in September/October.

**MHFCU Executive Vice President Maria Wooten with Piscataquis Sheriff's Department Officer Rob Cook and Scy.**

## The Benefits of Running Debit as Credit

If you've ever made an in-store purchase with a card, you've probably been asked the question, "Are you using debit or credit?" With your debit card in hand, you may think your only option is to simply enter your PIN. The credit option is reserved for credit cards, right? No—you can run your debit card as credit and there are benefits to doing so.

The main and most important benefit of running your debit card as credit is the added protection and security. If you swipe or insert your debit card and then enter your PIN, you may find yourself liable for charges as a result of any fraudulent activity. If your Personal Identification Number or card information is stolen, you need to report the fraud to your financial institution as soon as you can. The sooner you do, the less you are liable for. If you report the fraud within 60 days, you're only liable for up to \$500. If you report the fraud within 2 days, you may only be on the hook for up to \$50.

Unlike debit, most reputable card processors won't hold you liable for unauthorized credit transactions. If you run your debit card as credit, you'll be protected by zero-liability policies, where all your money would be refunded back if an unauthorized charge was made.

But, wait—what is the interest rate when you run your debit card as credit? That's not how it works. Although you get the added protection, selecting 'credit' at checkout doesn't transform your debit card into a credit card. The money will still be pulled from your checking out, albeit not immediately. The funds will usually be withdrawn from your account within a few days. You also are not building your credit score using your card in this way because you aren't borrowing any money. In addition, running a debit card as credit is a great alternative for people who don't feel comfortable with a credit card or don't trust themselves to pay it off.

Another benefit to running your debit card as credit is that most retailers don't require you to sign at the terminal when you make a purchase under \$25, which can expedite the checkout process.

## Holiday Light Contest Winners

The 2021 Winners are:

**Dexter:** 1st place Barbara Wakefield; 2nd place Brian Kelso; 3rd place Cindy Bragg

**Guilford:** 1st place Linda Kain; 2nd place Joyce Barrett; 3rd place Tina Parker

**Dover-Foxcroft:** 1st place Dawna Roberts; 2nd place Richard McCloskey

**Greenville:** 1st place Eric Sherman; 2nd place Kathleen Green; 3rd place Ron and Rachel Greenlaw

**Brownville:** 1st place Cote Drake; 2nd place Lori L'Heureux; 3rd place Betty Perry

**Canaan:** 1st place Sonya Smith; 2nd place Hailey Robinson

## 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..... 35 years  
 Michael Brown ..... 25 years  
 Tammie Allen ..... 22 years  
 Wendy Baird..... 22 years  
 Melissa Cookson..... 11 years  
 Betty-Jo Beaudoin  
 Pomerleau..... 10 years  
 Rachel Hutchins .....7 years  
 Karen Vasily.....3 years  
 Erica Bouley..... 1 year  
 Brock Littlefield ..... 1 year  
 Mary Mason ..... 1 year  
 Justice Mower ..... 1 year

## Fourth Quarter Smart Savers Monty Moose Winners

Emma Knowles  
 Sydney Clough  
 Abigail Richards  
 Mia McCleary  
 Olivia Goodwin  
 Jackson Holt  
 Michael Drake  
 Quinn Szarowski  
 Axel Kelley  
 Kenda Lavigne  
 Avery Lane  
 Judah Brawn  
 Aria Clark  
 Marcus Robinson  
 Caitlyn Lourie  
 Olivia Jones



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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

Martin Luther King, Jr. Day  
 Monday, January 17  
 President's Day  
 Monday, February 21

