



## it's your money

Volume 25 · Issue 2  
Spring 2022

### 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.

## Avoid Phishing Scams and Keep the Fun in Spring!



Spring can be a season full of surprises. A surprise that is not so fun? **Phishing**. "Phishing" is when criminals use email, phone and online scams to purposefully and maliciously trick people into sharing information, such as your confidential account information. **NoPhishing.org** has some great advice on how to avoid these all too common scams:

- Never provide confidential information unless you started the conversation. Never answer an email, pop-up, phone call, letter, etc. that asks for personal information. Your credit union, or any other legitimate company, does NOT ask for this information, ever!
- Be suspicious! Because something is written down in an email or in a pop-up does not mean that it is true and legitimate.
- Do not click on a link provided in an email or enter information in a pop-up window. Go to the website yourself and from there navigate to the area of interest.
- Use anti-malware solutions that are updated.
- Do not use public computers or wireless networks to conduct confidential activities.
- Shred all documents that contain personal, sensitive or confidential information.

For more information on avoiding phishing attacks, you can visit:  
<https://www.maine.gov/ag/consumer/scams.shtml>

## A BIG Thank You!

Thanks to the generosity of our membership, Maine Highlands FCU was able to raise over **\$20,000** for the Maine Credit Unions' Campaign for Ending Hunger in 2021! The state-wide campaign as a whole raised a total of **\$930,367.80!** Donations to local area food organizations will be made by the end of April.



The Campaign has raised over \$11.3 million since its inception in 1990. It provides funds to organizations like Good Shepherd Food Bank, Full Plates Full Potential, local schools, colleges, food pantries, and meal sites to get food into the hands of hungry Mainers. Dollars raised by the Campaign stay in Maine.

Thanks for being on our team. For more information or to donate, please visit <https://campaignforendinghunger.org/>.



## Stay Free of Overdraft Fees

Overdraw your account? The last thing you want to do is have to pay overdraft fees, which can cost anywhere from \$20 to \$45 per occurrence. Americans pay billions in overdraft checking fees every year. Beyond the extra money that you could spend in overdraft fees, they also can cost you the ability to open accounts in the future.

### What is an “overdraft?”

“An overdraft is when the amount of money in your bank or credit union checking account goes below zero,” shared Secretary of Banking and Securities Robin L. Wiessmann. “With the introduction of debit cards, automatic payment plans, and other tools, personal finance has become more convenient, but also more complicated. However, following simple, common-sense rules can help keep more money in your checking account.”



### Avoid the Fees

Your credit union is here for you! We can help you avoid overdraft fees by implementing the following safeguards:

**Review Your Statements.** Monitor your monthly account statements for fraud and to note any checks that may not have cleared yet or deposits that haven’t been posted. Be sure to review our “funds availability” policy, or ask if you have any questions about when deposits are available for your use.

#### 1. Login to Your Tech

Whether you are using our smartphone app, logging in on your computer, or checking your balance at the ATM, there are many options available to check your account status 24/7/365.

#### 2. Be in the Know with Notifications

You can opt-in to receive a text or email notification to let you know if your account dips below a certain balance.

#### 3. Backup Your Balance

Signing up for automatic funds transfer means that money from your other accounts could be automatically transferred to cover the overdrawn amount.

Still have questions? Give us a call, email, or stop by your local branch. We are here to help!

## Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Stephanie Chabot..... 24 years  
Kent Hartley .....3 years

## Christmas MM Winners

Matty St. Peter	Molly Goodwin
Addyson Wyman	Jackson Lavigne
Jeremiah Cobb	Addison Menz
Aria-lee Durant	Alex Libby
Alex Brown	Lilyann Shorey
David Ray III	

## First Quarter Smart Savers Monty Moose Winners

Alana Arzuaga  
Riley Bishop  
Irene Mathews  
Keyana Racila  
Easton Miles  
David Libby  
Keira Sweet-Brown  
Donivan Boutillier  
Erris Coburn  
Aria Clark  
Harper Menz  
Jasper Ray  
Marcus Robinson  
Harper Speed



**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

**Effective May 1, 2022,  
Friday hours will  
change to 7:30 – 5:00**

#### 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  
Gilbert Reynolds  
Dexter, Director  
Nicholas Clukey  
Brownville, Director  
Traci Grant  
Canaan, Director

### Supervisory Committee

Tammy Lovejoy, Stetson, Chair  
Linda Dulac, Ripley, Member

### Holiday Closings

Memorial Day  
Monday, May 30

Juneteenth  
Monday, June 20 (observed)

Independence Day  
Monday, July 4

