



it's your money

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Winter 2023

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.

Tip-Off Classic 2022

We teamed up with Dexter Regional High School to host the Tip-Off Classic basketball tournament for the first time since 2019. Schools in attendance included Mt. View High School, Madison Area Memorial High School, and Dexter Regional High School. Teams competed against each other and also had the opportunity to win cash prizes in 3-point and free throw shooting contests.



Bake Sales for Ending Hunger

Each branch held a bake sale the week of Thanksgiving with all proceeds benefiting the Maine Credit Unions' Campaign for Ending Hunger. Through this fundraising effort, we were able to add over \$550 to our Ending Hunger total for the year!



Important Information Regarding Your Visa Debit Card

Daily point of sale purchase limits have increased to \$3,000 per day. Days run from 4:00 PM to 4:00 PM EST. Daily ATM withdrawal limits remain at \$1,000 per day. As for usage limits, 12 point of sale purchases can be made per hour, as well as five ATM withdrawals per hour.

Holiday Light Contest Winners

Our 2022 Holiday Light contest winners by branch are:

- **Dexter:** 1st: Barbara Murray; 2nd: Barbara Wakefield; 3rd: Cindy Bragg
- **Guilford:** 1st: Joyce Barrett; 2nd: Angela & Duane Waterhouse; 3rd: Linda Kain
- **Dover-Foxcroft:** 1st: Randie McKenney; 2nd: Amy Fagan-Cannon; 3rd: Dawna Roberts
- **Greenville Jct.:** 1st: Eric Sherman; 2nd: Kathleen Green; 3rd: Krystan Menz
- **Brownville:** 1st: Lori L'Hereux; 2nd: Wendy Drake; 3rd: Betty Perry
- **Canaan:** 1st: Sonya Smith

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.....	36 years
Michael Brown	26 years
Wendy Baird.....	23 years
Tammie Allen	23 years
Melissa Cookson.....	12 years
Betty-Jo Beaudoin	
Pomerleau	11 years
Rachel Hutchins	8 years
Karen Vasily.....	4 years
Erica Bouley.....	2 years
Mary Mason	2 years
Justice Mower	2 years

Fourth Quarter Smart Savers Monty Moose Winners

Amya Lane
Roma Strid
Lydia Wyman
Willow Doyle
Amaya Lovejoy
James Koltai-Price
Sadie Bickmore
Bradley Jackson
Hayden Moshier
Audrey Archer
Jack Molaghan
Arianna Wheeler
Alexis Moshier
Mia McCleary
Chase Dyer
Easton Miles



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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 – 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
Chairperson, Dexter
Nolan Lovell
Vice Chairperson, Guilford
LuAnn Tibbetts
Secretary, Dover-Foxcroft
Gilbert Reynolds
Director, Dexter
Traci Grant
Director, Canaan
Nicholas Clukey
Director, Brownville

Supervisory Committee

Tammy Lovejoy
Chairperson
Linda Dulac
Member
Jason Higgins
Member

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 16
President's Day
Monday, February 20

