

ANNUAL REPORT 2022

lighting the way...



Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.

Our Mission Statement

Maine Highlands Federal Credit Union

is a proactive, member-owned
cooperative whose purpose is to
provide personal service and shared
value, while maintaining its financial
stability and integrity.



Federally Insured by NCUA

Annual Report of the Supervisory Committee

Maine Highlands Federal Credit Union has utilized the services of the accounting firm of Albin, Randall & Bennett to perform an opinion audit. Their audit is conducted in accordance with generally accepted auditing standards; and it is their responsibility to express an opinion on the financial statements based on this audit. The audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

Through this intense scrutiny, it was found that the financial statements of Maine Highlands FCU "...present fairly, in all material respects, the financial position of Maine Highlands Federal Credit Union as of September 30, 2022 and 2021, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America".

On an eighteen-month basis, Maine Highlands FCU is also examined by the National Credit Union Administration (NCUA). The mission of NCUA is to "ensure the safety and soundness of credit unions by providing appropriate regulation and supervision while effectively managing the agency's resources and Share Insurance Fund." The Board of Directors, Supervisory Committee, and management review this examination carefully and take all necessary steps to make sure that your credit union is in compliance with all state and federal regulations.

The Supervisory Committee, in conjunction with Albin, Randall & Bennett, also does a 100% verification of members' accounts on a yearly basis; and the Supervisory Committee verifies all closed accounts on a quarterly basis.

With these checks and balances in place, the Supervisory Committee feels confident that Maine Highlands FCU is taking all the appropriate steps to improve and strengthen its operations.

Respectfully Submitted,



Tammy Lovejoy

Supervisory Committee Chairperson

Annual Report of the Board of Directors

It has been another prosperous year for Maine Highlands Federal Credit Union. While there will always be new challenges to face, through hard work and dedication Maine Highlands FCU will continue to conquer these challenges. Despite the pandemic, the Credit Union has seen very positive growth over the last few years.

As a member-owned cooperative, the Credit Union strives for continuous, yet sustainable growth. I am happy to report that this was the case over the last year. As of year-end 2022:

- Net income totaled more than \$1.5 million, allowing the Credit Union to maintain its strong capital position.
- Over 30% of net income was returned to members in the form of dividends, while lending rates remained low in a rising rate environment.
- A new milestone of over 14,000 members was reached.
- Outstanding loan balances grew from \$108.5 million to \$115.9 million, a 7% increase.
- Assets grew by 5% from 2021 to 2022.

During 2022, the Fed began increasing rates for the first time since 2018. And once they started, they didn't slow down! Fed rates were increased seven times during 2022. Throughout these changes, Maine Highlands FCU has strived to keep dividend rates at or above market levels. But along with this also comes increased loan rates. Market rates on both the deposit and loan side are examined regularly by the Board in order to remain competitive.

Technology is another ever-changing area for the Credit Union. In September of 2022, Maine Highlands FCU underwent a Digital Banking conversion. Although change is rarely easy, this upgrade was a necessity as the old Internet Banking platform was nearing its end of life. The new Digital Banking platform offers many new features including enhanced security measures.

In closing, it has again been my pleasure to serve with a group of individuals who volunteer their time each month to ensure the financial integrity of Maine Highlands Federal Credit Union. Their dedication to this Credit Union is remarkable. And to the employees who keep all six of our locations operating every day – thank you! Your unwavering service to the members will always be the greatest strength of the Credit Union.

Respectfully Submitted,



Linda Dulac
Chairperson, Board of Directors

Annual Report of the President

I'd like to start this report off a little differently this year – with an introduction. I have had the privilege of meeting many of you over the years, but to some I am likely a new face. I began my career at Maine Highlands Federal Credit Union in 2010. Since then I have worked in various roles and in three different branch offices. I was born and raised in Piscataquis County, where I still reside today. While I love to see and explore new places, my heart will always be in rural Maine. But that's enough about me. Know that my door will always be open and that we want to hear from you. Your feedback, support, and yes, even criticisms, only makes us better.

Last year was a very positive one for Maine Highlands FCU. The Credit Union saw growth in assets, loans, and total membership, surpassing 14,000 members as of the end of 2022. Slow but steady, we continue to grow in a positive direction. But with growth there are usually some growing pains.

Rules and regulations are constantly changing. They are often both time-consuming and costly to implement. And then there's the fraud. Check fraud and debit and credit card fraud are never-ending. With many safeguards in place, we are able to detect and stop the majority of these fraudulent transactions. But the bad actors always seem to be one step ahead.

In addition to this are the many schemes which prey upon individuals in other ways. Almost daily we are counseling members on romance scams, grandparent scams, computer pop-up scams, and more. Our front-line staff are trained to look for signs of these scams and stop them at every opportunity. Unfortunately, some individuals cannot be convinced that they are being duped. The scammers try all they can to make the victim feel isolated and desperate to comply. We implore you to come to us if something seems off. If you are being pressured, coerced, threatened, etc. please talk to us. And no legitimate company is going to ask you to pay your 'debt' in gift cards. If it sounds suspicious, it probably is.

Lingering pandemic concerns and the war in Ukraine have perpetuated supply chain issues, but they seem to be improving slightly. While COVID is still a factor in our day-to-day, its grip has loosened. Fortunately, we were able to keep all offices open throughout 2022, switching to 'drive-up only' briefly when multiple employees were ill. As of the time of print, we are hopeful we can proceed with our first 'normal' Annual Meeting since 2019!

Maine Highlands FCU updated two of its ATM terminals in 2022 due to necessary upgrades, and there are three more slated for upgrade in 2023. Like other appliances, ATMs wear out over time, and the more they age, the tougher it is to secure replacement parts when needed. With these upgrades, all six of our ATMs should be sufficient for years to come.

One of the largest projects we tackled in 2022 was our Digital Banking conversion. With no choice but to upgrade, countless hours of research and development were spent in preparation for the rollout of the new product. I think many of us held our breath a little on the morning of September 13, 2022, but overall, it was a smooth transition. Our downtime was limited to only a couple of hours. Support hours were extended the first week of the upgrade so we could help members enroll outside of normal business hours. In just a few short months, over 6,600 members enrolled on the new platform, and that number continues to grow.

Our team was excited to slowly bring back community events in 2022. After almost three years, a grand opening at our newest branch office in Canaan was finally held! It was wonderful to meet so many community members. We were also able to return to other events such as the Guilford Riverfest, Maine Red Hot Dog Festival, and more!

Through the generosity of our members, we raised a new record of \$24,002 for the Ending Hunger Campaign in 2022, a 12% increase over what was raised in 2021. In addition to this, we received another \$1,322 as a 'bonus' from the statewide campaign, totaling \$25,324. Every penny we raise benefits food organizations within our local communities.

The highlight for me, year after year, is when I look around and see all of our employees who make the Credit Union run smoothly each and every day. Their dedication to our members and their needs is truly spectacular.

Our other 'unsung heroes' are the members of our Board of Directors and Supervisory Committee. These individuals volunteer their time each month to ensure that Maine Highlands FCU remains a viable and sustainable financial leader for years to come. Their guidance and support are invaluable.

In closing, I would be remiss if I did not take a moment to recognize our long time President and CEO, Rhonda Taylor, for her unwavering leadership and years of service to Maine Highlands FCU and its members. For over 36 years, Rhonda has been a steady force within the Credit Union. When she took the reins in 1989, the Credit Union's assets were about \$18 million. Fast forward to the end of 2022, when its assets surpassed \$182 million. It is hard to wrap my head around the changes and growth that she has seen over her career, and while we realize there were many who helped along the way, Rhonda's steadfast dedication to the Credit Union has been a significant factor in the success of Maine Highlands FCU. We wish her nothing but the best on her upcoming retirement!

Respectfully Submitted,



Maria L. Wooten
President

Meanderings of a Retiring CEO

As I reflect back over my thirty-six plus years at the Credit Union, I am reminded of the old adage that “the more things change, the more they stay the same.” Human nature has matured, but it is still the basic principles of life that guide our decisions. We all “want” for the same things, just in different ways. And then there are the times when people’s only “wants” are to meet their basic needs. And this is the area where I know that Maine Highlands FCU has always shone.

My memories consist of both the good and bad, but the good things that we, as employees, have done for our members far outweigh the bad days that we may have had. Whether it was writing a \$50 loan for a senior citizen to be able to buy groceries or for their medication until the next Social Security check arrived; or the mother who needed \$75 to get her daughter that class ring that she so desperately wanted; or the pet owner who needed \$150 to be able to take her animal to the vet; the Credit Union was there for them. Maine Highlands has never set minimum loan amounts because for these members, and many more like them, we were able to meet their basic needs without creating undue loan burdens for them to handle.

Along with this, there are the many times that employees have gone to the members because the members were not physically capable of coming to us. It may have been to notarize a much-needed document; or to collect signatures after hours because a member’s work schedule did not fit into the hours that an office was open; or just to deliver a forgotten item that was left at the Credit Union by mistake. All employees, have at one time or another, also had those members giving them a call at home because they needed answers on “what they should do” right then and there. Or those of us who would come in on a weekend because members needed help with financial emergencies. These small gestures have made a big difference for so many members.

Even when the worst of the worst happened to Maine Highlands FCU in July of 2007, the day the Guilford branch was robbed at gunpoint, we saw the best in human nature come through. Our members were terrific throughout the whole ordeal, showing their care and concern for the employees. Some stopped to drop off treats, while others just popped in to ask how everyone was doing and even the local police officers who made sure to make their presence known to help deflect some of the fears that employees faced. What I learned from this crisis was that Maine Highlands’ employees were well prepared for the situation and handled the robbery better than any of us could have ever expected. That day, the only thing that the culprit got from us was money. Even though the “innocence” we felt was gone, we were a stronger, heartier group for all that happened.

I can look back now and at least smile about the many other mini crises that overtook the quiet of the job. Employees could be found squeezing into night deposit boxes in search of missing envelopes; wading through a flooded basement when the sewer backed up; vacuuming carpets because of a burst water pipe; shoveling knee deep snow when the plow guy got stuck; and dealing with the car that jumped a rock and crashed into the break room to name just a few. I can also still find a smile when I think back on the many unpleasant moments had with members. I always reminded myself that everyone has a bad day and their frustration was not directed at me personally.

While other bigger internal crises will remain unnamed for confidential reasons, I can find consolation in knowing that the Board of Directors was always there for me and

had my back. For that I will be forever grateful. Their volunteer service has never gone unrecognized by me. I am not sure that members understand that these directors have given freely of their time to help guide Maine Highlands FCU to be the success that it is today. Their dedication to serve, with no expectations of grandness, is to be applauded by all.

As I prepare to move on to the next chapter of my life, I will leave you with a few Rhonda-isms.

1. Do not be afraid to take on the “big guys.” Bigger does not always equate to better.
2. The grass is always greener on the other side of the fence because that is where the manure is thrown.
3. Why is the good wiper blade always on the passenger’s side? If you know the answer to this question, then you will understand the workings of the universe. It took me a long time to figure it out.

And I will throw in one Yogi-ism for you as well.

#46. You don’t have to swing hard to hit a home run. If you got the timing, it’ll go.

I was able to hit that home run because of the timing. Frank and Helmi Perry, along with the Board of Directors, took a chance with me. I started out as a drive-up teller and three years later, I was given the opportunity to lead this Credit Union. I had to find my way quickly in uncharted waters. I could never have succeeded without the help of Betty Chabot and her extraordinary accounting abilities. She and I spent many long days and nights together. I am lucky to this day to still call her my friend. I learned that surrounding myself with good people, working together, made an organization stronger. This still holds true today. Maine Highlands FCU has the most dedicated work force of any in the industry.

As I say good-bye, remember these basic principles from Zenger Miller and you will find success in any road you choose to follow.

- Focus on the situation, issue or behavior, not on the person.
- Maintain the self-confidence and self-esteem of others.
- Maintain constructive relationships.
- Take initiative to make things better.
- Lead by example.

I hope that these principles work for all of you as much as they have worked for me.

As I walk out that door one last time as an employee of Maine Highlands Federal Credit Union, my job is to make sure that I am not missed. If I am missed as an employee, then I have not done my job. While the Credit Union has been my life, I am not the life of the Credit Union. Maine Highlands FCU is not just bricks and mortar. It is brought to life by the employees, the members and the communities we serve.

Respectfully Submitted,



Rhonda Taylor, CCUE
CEO

Comparative Balance Sheet

As of December 31, 2022

ASSETS	2022	2021
Loans	\$ 116,146,729.37	\$ 108,584,428.50
Allowance for Loan Losses	\$ (203,229.45)	\$ (181,801.07)
Cash	\$ 38,317,384.12	\$ 41,320,503.37
Investments	\$ 18,656,775.10	\$ 14,991,203.27
Land and Buildings	\$ 5,587,293.53	\$ 5,759,535.17
Furniture and Fixtures	\$ 1,153,836.12	\$ 1,223,594.26
NCUSIF Deposit	\$ 1,579,998.02	\$ 1,455,302.05
Other Assets	\$ 1,475,380.20	\$ 1,399,795.66
Total Assets	\$ 182,714,167.01	\$ 174,552,561.21
LIABILITIES		
Accounts Payable	\$ 1,144,938.00	\$ 778,157.60
Borrowings	\$ —	\$ —
Other Liabilities	\$ 640,179.53	\$ 577,683.89
Total Liabilities	\$ 1,785,117.53	\$ 1,355,841.49
EQUITY		
Shares	\$ 76,407,716.80	\$ 67,882,533.70
Share Drafts	\$ 29,475,350.17	\$ 27,646,554.64
Certificates and Money Markets	\$ 37,320,226.74	\$ 41,730,955.60
IRAs	\$ 12,807,318.48	\$ 12,277,995.99
Clubs	\$ 9,173,290.40	\$ 9,048,058.64
Health Savings Accounts	\$ 157,102.44	\$ 178,495.11
Regular Reserve**	\$ —	\$ 4,944,975.46
Undivided Earnings**	\$ 15,969,018.81	\$ 9,518,542.58
Dormant Accounts	\$ —	\$ —
Accum. Unrealized Loss/Gain	\$ (380,974.36)	\$ (31,392.00)
Total Equity	\$ 180,929,049.48	\$ 173,196,719.72
Total Liabilities & Equity	\$ 182,714,167.01	\$ 174,552,561.21

STATISTICAL INFORMATION

Number of Members	14,013	13,542
Potential Members	220,522*	219,476*
Number of Loans Made	6,453	6,560
Amount Loaned for Year	\$ 43,203,933.05	\$ 39,604,682.98

* State of Maine County Population Information

** Per NCUA guidelines, Regular Reserve account has been eliminated and balance transferred to Undivided Earnings.

Statement of Income and Expenses

As of December 31, 2022

INCOME	2022	2021
Interest/Loans	\$ 6,378,126.67	\$ 5,968,604.86
Investment Income	\$ 540,669.64	\$ 510,597.01
Gain (Loss) on Sale of Loans	\$ —	\$ —
Other Income	\$ 2,105,688.96	\$ 1,946,719.54
Non Operating Income	\$ —	\$ —
Total Income	\$ 9,024,485.27	\$ 8,425,921.41

EXPENSES		
Compensation	\$ 2,803,125.99	\$ 2,531,229.10
Benefits	\$ 668,237.79	\$ 635,796.89
Occupancy	\$ 477,267.93	\$ 431,704.25
Operations	\$ 2,303,690.07	\$ 2,216,043.09
Educational and Promotional	\$ 108,053.62	\$ 100,020.57
Loan Servicing	\$ 470,552.81	\$ 413,905.42
Professional Services	\$ 95,031.50	\$ 80,927.86
Provision Loan Loss	\$ 102,025.75	\$ 72,481.57
Member Insurances	\$ 10,424.07	\$ 11,159.13
Cash (Short) Over	\$ 346.17	\$ (500.68)
Event Expense	\$ 7,956.00	\$ 6,524.78
Interest on Borrowed Money	\$ 12.18	\$ 0.97
NCUSIF Impairment	\$ —	\$ —
Total Operating Expenses	\$ 7,046,723.88	\$ 6,499,292.95

(Gain) Loss on Disp. Of Assets	\$ —	\$ —
(Gain) Loss on Investment	\$ —	\$ —

DIVIDENDS		
Shares	\$ 36,434.65	\$ 44,357.27
Health Savings Accounts	\$ 83.57	\$ 117.46
Clubs	\$ 4,824.20	\$ 6,002.91
IRAs	\$ 81,910.31	\$ 90,971.82
Certificates and Money Markets	\$ 349,007.89	\$ 402,503.47
Total Dividends	\$ 472,260.62	\$ 543,952.93

NET INCOME	\$ 1,505,500.77	\$ 1,382,675.53
-------------------	------------------------	------------------------

Change to Undivided Earnings	\$ 1,505,500.77	\$ 1,382,675.53
-------------------------------------	------------------------	------------------------

Ending Hunger Fundraising in 2022

The Credit Union held a variety of fundraisers in 2022 to raise awareness and funds to combat hunger in our community. One hundred percent of the funds raised for Maine Credit Unions' Campaign for Ending Hunger stayed local. Thank you to all who participated and donated to make this possible.

Yard Sale

A yard sale was held to benefit Maine Credit Unions' Campaign for Ending Hunger. Thank you to the employees who made this event possible, and to our generous members that attended. Each and every one of you helped us raise over \$900!



Car Washes

Rowell's Car Wash in Dover-Foxcroft donated 50 cents from every car wash in May. Tradewinds Car Wash in Milo did the same for the month of June, with an additional \$0.01 donated per gallon of gas sold. Over \$1,500 was raised between both car washes!

Golf Tournament

A golf tournament was held at the Dexter Municipal Golf Course. Participants enjoyed a 50/50 raffle, door prizes, contests, and lunch. Over \$1,800 was raised at this event!



Bake Sale

Each branch held a bake sale consisting of goodies our employees baked themselves, raising over \$550!

Cooperation Works

Maine credit unions contributed \$1,000,434 to end hunger in 2022 and supported 260 organizations across Maine, including local food pantries, meal sites, and schools.

The Campaign is the signature social responsibility campaign for Maine's credit unions. 100% of all funds raised by the Campaign stay in the state.

The initiative is the largest, non-hunger organization-based, philanthropic fundraising effort to end hunger in Maine.

The Maine Credit Unions' Campaign for Ending Hunger is a 501(c)(3), which means all contributions are tax-deductible!



Area Food Organizations Receiving Donations from our 2022 Fundraising Efforts



- Abner Wade Lodge Santa Project
- Canaan Community Food Cupboard
- Canaan Elementary School Food Cupboard
- Corinna Food Pantry
- Dexter Age Friendly's Community Café
- Dexter Community Food Closet
- Dover-Foxcroft Congregational Church Community Dinner Project
- Dover-Foxcroft Kiwanis Charities Backpack Program
- Dyer's Hope House
- Eastern Area Agency on Aging Meals on Wheels
- Harmony Cares
- Heart of Maine Resource Center
- Kiwanis Club of Dexter Family Food Program
- Kiwanis Club of Moosehead Lake Backpack Program
- Our Lady of the Snows Parish Community Dinner Project
- Our Lady of the Snows Parish Our Lady's Kitchen
- Palmyra Baptist Worship Center Soup Kitchen/Food Pantry
- Partnership Food Pantry of Greenville
- Partnership Food Pantry of Guilford
- Piscataquis Regional Food Center
- SeDoMoCha Middle School Backpack Program
- Stutzmans Farm Senior Farm Share Program
- Tri-Town Food Cupboard
- UU Sangerville Food Cupboard
- Widows & Orphans Food Cupboard
- Wyman Farms Senior Farm Share Program

56th Annual Meeting Minutes

56th Annual Meeting of Maine Highlands Federal Credit Union
5:30 pm at Sunset Meadows in Corinna · July 18, 2022

- President of the Board Linda Dulac established a quorum of more than seventy-five members present and called the meeting to order.
- Linda Dulac introduced the Head Table: Jason Higgins, Supervisory Committee; Gilbert Reynolds, Board member representing Dexter; Tammy Lovejoy, Supervisory Committee Chairperson; Rhonda Taylor, President/CEO; and LuAnn Tibbetts, Board member representing Dover-Foxcroft and Secretary to the Board.

Absent Board members: Sam Murray, Traci Grant, Nolan Lovell, and Nick Clukey.

Special Guest Steven Foster, State Representative, was also introduced.

• MINUTES OF PREVIOUS MEETING

A motion was made by Maria Wooten and seconded by Tammy Creswell to dispense with the reading of the minutes. No opposition.

- ELECTIONS: Tammy Lovejoy presented the following names for nomination to the Board of Directors of MHFCU:
 - Nick Clukey for a term of 3 years
 - Nolan Lovell for a term of 3 years
 - Traci Grant for a term of 2 years
 - Sam Murray for a term of 2 years

No further nominations from the floor. A motion was made to cease nominations and seconded, all present in favor of this motion, and the secretary cast one vote for each director.

• REPORTS PRESENTED AS FOLLOWS:

- Supervisory Committee – Tammy Lovejoy
- Board of Directors – Linda Dulac
- President – Rhonda Taylor

A motion was made by Maria Wooten and seconded by Tammy Creswell to accept the reports as presented.

- OLD BUSINESS: no old business
- NEW BUSINESS: no new business
- Diane Parola presented recognition of Ending Hunger recipients. Over \$22,000 was given out earlier this year to twenty-six organizations.
- Silent Auction winners were announced, and door prizes were given to: Head table centerpiece: Jeremiah Bowman; \$50 – Nancy Bubar; \$50 – Matt Laverty; \$50 – Andrew Bamudez; \$50 – Lindy Gokas; \$50 – Lynn Lubas; \$50 – Jameson Bowman; \$100 – Dayle Gardiner; and \$100 – James Rowe.
- No further business, Maria Wooten made a motion, and it was seconded by Tammy Creswell to adjourn. Meeting adjourned at 6:57 pm.

Credit Union Leadership and Staff

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Tammy Lovejoy	Chairperson
Linda Dulac	Member
Jason Higgins	Member

SENIOR MANAGEMENT

Rhonda Taylor	CEO
Maria Wooten	President
Betty-Jo Beaudoin-Pomerleau	Chief Financial Officer
Shelley Blockler	Senior Vice President
David Bridges	Vice President of Information Technology
Tammy Creswell	Vice President of Mortgage Lending
Stephanie Chabot	Vice President of Consumer Lending
Ramona Flint	Vice President/Branch Manager
Samuel Dwyer	Vice President/Branch Manager
MacKenzie Harmon	Marketing/Events Director

DEXTER OFFICE

LENDING

Wendy Baird	Card Services Manager
Lacey Goodwin	Card Services Clerk
Angela Bowman	Card Services Clerk
George Bevis	Card Services Clerk
Anna-Maria	Collections Officer II
Karen Vasily	Collections Officer
Candice Qualey	Mortgage Loan Officer I
Kimberly Wyman	Real Estate Clerk
Karly LaCasce	Loan Officer II
Jarrod Black	Loan Officer I
John Phillips	Loan Clerk

ACCOUNTING

Brian Ronco	Financial Officer
Jane McNaughton	Accounting Specialist II
Makayla Smith	Accounting Specialist I

OPERATIONS

Catherine Bemis	Operation Specialist II
Rachel Hutchins	Operation Specialist I
Monique Plummer	Teller II
Kassandra Gray	Teller I
Tricia Irish	Teller I
Nicole Pizz	Teller I
Cahrey Harris	Teller I
Kenneth Gosselin Jr.	Info. Technology Assistant
Kent Hartley	Facilities Manager I
Lyssa Rucker	Telephone Representative

GUILFORD OFFICE

Debbie Cross	Branch Manager
Rachael Maheu	Loan Officer II
Lisa Provost	Teller III
Justice Mower	Teller I
Breanna Goulette	Teller I
Jolene Gray	Custodian

DOVER-FOXCROFT OFFICE

Tammie Allen	Loan Officer I
Danielle Mailloux	Member Relationship Specialist
Melissa Cookson	Member Relationship Specialist
Kaitlin Gibbs	Teller II
Kimberly Bard	Teller I
James Bell	Custodian

GREENVILLE OFFICE

Tina Roberts	Operation Specialist I
Mallarie McNinch	Teller II

BROWNVILLE OFFICE

Michael Brown	Loan Officer II
Darcie Burch	Operation Specialist II/ Project Coordinator
Erica Bouley	Teller I

CANAAN OFFICE

Melissa Smith	Branch Manager I
Mary Mason	Operation Specialist I
Randie Getchell	Teller I

Notes



Maine Highlands

FEDERAL CREDIT UNION

Personal Service. Shared Value.

73 Main Street • P.O. Box 233
Dexter, ME 04930
207.924.5544 • Fax 207.924.7527

23 Hudson Avenue • P.O. Box 697
Guilford, ME 04443
207.876.4041 • Fax 207.876.3701

955 West Main Street • P.O. Box 507
Dover-Foxcroft, ME 04426
207.564.8644 • Fax 207.564.3920

393 Pritham Avenue • P.O. Box 353
Greenville Junction, ME 04442
207.695.0316 • Fax 207.695.8939

194 Main Road • P.O. Box 716
Brownville, ME 04414
207-965-8377 • Fax 207.965.8477

216 Main Street • P.O. Box 335
Canaan, ME 04924
207.474.3544 • Fax 207.474.3545

888.806.6920

mhfcu.com