



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.

Tip-Off Classic 2023

We teamed up with Dexter Regional High School to host the Tip-Off Classic Basketball Tournament on December 2, 2023. 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!



Left to right: Cally Gudroe, Hannah Dean, Stephanie Chabot, Wyatt Bennett, Wyatt Evenson.

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 \$700 to our Ending Hunger total for the year!



Hometown Holidays

The Dover-Foxcroft branch opened up their lobby on December 2, 2023 to join the annual Hometown Holidays celebration. They offered a hot cocoa and cider bar, snacks, take-home ornament kits, and a meet and greet with Monty Moose!



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.

Michael Brown	27 years
Tammie Allen	24 years
Wendy Baird	24 years
Melissa Cookson	13 years
Betty-Jo Beaudoin	12 years
Rachel Hutchins	9 years
Karen Vasily	5 years
Mary Mason	3 years
Erica Bouley	3 years
Randie Getchell	1 year
George Bevis	1 year

Fourth Quarter Smart Savers Monty Moose Winners

Tenley McLaughlin
 Emmalyn Dyke
 Maple Rose Lavigne
 Alex Brown
 Jonah Gallant
 Riley Ohlson
 Emma Knowles
 Anissa Schriel
 Everly Mead
 Kevin Nichols
 Kali Bragg
 Sadie Bickmore
 Brian Lawson III
 Isla Mead
 Katelyn Ray



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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
 Gilbert Reynolds
Director, Dexter
 Traci Grant
Director, Canaan
 Nicholas Clukey
Director, Brownville
 Jason Higgins
Director, Guilford

Supervisory Committee

Tammy Lovejoy
Chairperson
 Jason Higgins
Member

Holiday Closings

Martin Luther King, Jr. Day
 Monday, January 15
Presidents' Day
 Monday, February 19

