



# it's your money

Volume 27 · Issue 2  
Spring 2024

## 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.

## Annual Meeting Save the Date!

Maine Highlands Federal Credit Union will host its 58th Annual Meeting on Monday, April 15, 2024 at Ridge View Community School in Dexter. Doors will open at 5:30 pm for a silent auction, appetizers, and socializing. The business meeting will start at 6:00 pm with a catered dinner to follow. During this time, we will be presenting donations to more than 20 local food organizations as a result of 2023 fundraising efforts.



Please give us a call at 207-924-5544 to RSVP. We hope to see you there!

## 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 2023! The state-wide campaign as a whole raised a total of \$1,221,868.94! Donations to local area food organizations will be made by the end of April.



**CAMPAIGN FOR  
ENDING  
HUNGER**  
MAINE CREDIT UNIONS

The Campaign has raised over \$13.3 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/>.

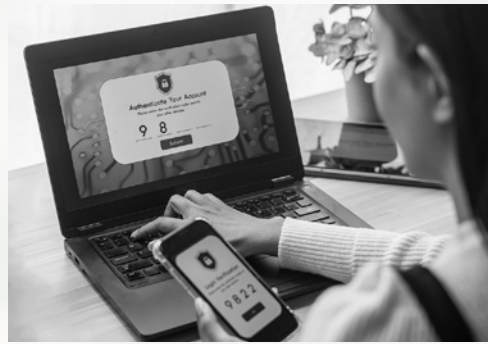
## Don't Fall for Spoofing Scams!

Receiving an unexpected call about fraud on your account from a number that appears to be originating from Maine Highlands FCU, or another institution, can be alarming. But credit unions will **NEVER** contact you by phone and ask you to share account information. Don't fall victim to a phone spoofing scam! Keep your personal information private. **When in doubt, hang up!**



## Protecting Accounts with Two-Factor Authentication

With the world becoming increasingly digital, online accounts have been a prime target of scammers and fraudsters attempting to steal people's personal information. The two most reported categories were imposter scams and online shopping scams. While passwords are the first line of defense in protecting personal information and preventing online fraud, they



are a fragile defense. People can be lulled into a false sense of security by thinking their long, complex, hard-to-guess passwords are enough to keep them safe online. If an online retailer or service improperly stores passwords and has their server breached, the fraudster has access to all user passwords.

The second and much stronger line of defense for accounts is two-factor authentication. Also known as multi-factor authentication, it is an extra security step in the process of logging into an account. As usual, people enter either their username or email address— followed by their password. However, instead of being granted access to their account after successfully entering the password, the user needs to confirm their identity via another specified method. For example, the user may receive a text message or an email with a one-time code that must be entered to complete the login process. Other two-factor authentication methods include biometric information, such as fingerprint or facial recognition scanning.

Also growing in popularity are authentication apps. The apps generate short codes that change on a regular basis. If the app is someone's method of two-factor authentication, they'll need to copy the code from the app to log in. This makes it much, much more difficult for fraudsters to gain access to accounts. Even if a fraudster was able to get their hands on someone's password, they still wouldn't be able to access their account without the user's personal device. With facial recognition or fingerprint scanning, they still wouldn't be able to access the account even if they had the password and device.

In conclusion, if two-factor authentication is an option for any account containing sensitive information, take the few extra minutes to set it up and enjoy an added level of security.



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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*  
Nicholas Clukey  
*Director, Brownville*  
Jason Higgins  
*Director, Guilford*  
Valarie Flanders  
*Director, Greenville*

### Supervisory Committee

Tammy Lovejoy  
*Chairperson*  
Jason Higgins  
*Member*

## Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

Stephanie Chabot..... 26 years  
Kent Hartley .....5 years  
Kassandra Gray.....2 years  
Nicole Pizz .....2 years  
Lyssa Rucker .....2 years  
Breanna Goulette ..... 1 year  
Amanda Fogg.....1 year

## Monty Moose Winners

### First Quarter

Kali Bragg  
Riley Ohlson  
Grace Saunders  
Everly Mead  
Matty St. Peter  
Makayla Rozelle  
Hazel McNaughton  
Lane Gray  
Kate Maddocks  
Jackson Lavigne  
Avery Doyle  
Anissa Schriel  
Ammiah Gray  
Charlotte Gaudet  
Marilynn Hanscom



### Christmas

Riley Bishop  
Klara Moody  
Isla Saunders  
Ashton Griffith  
Scarlett Bell  
Joshua Daugherty Jr.  
Sadie Bickmore  
Daniel Ray  
Izora Rogers  
Isaac Brickett  
Roma Strid  
Kevin Nichols

## Holiday Closings

Memorial Day  
Monday, May 27

Juneteenth  
Wednesday, June 19

Independence Day  
Thursday, July 4

