

Employee Anniversaries:

Donna Lisenby, Accountant—Pittsfield, 28 years

Amy Lucas, Loan Support Specialist—Pittsfield, 17 years

Holiday Closings:

Saturday July 4th--Independence Day

Open regular hours on Friday July 3rd

Monday September 7th—Labor Day

CMFG Life Insurance Company hereby provides you with notice regarding your right to cancel Credit Life and/or Credit Disability Insurance coverage for Open-end Loan Accounts.

NOTICE TO CONSUMER OF RIGHT TO CANCEL MEMBER'S CHOICE® Credit Life and Credit Disability Insurance is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at any time by contacting your credit union.

1206-9407 ME/08

Join us at the St. Albans Summerfest!

Sebasticook Valley FCU will once again be selling fresh squeezed lemonade and tasty dough boys at this year's St. Albans Summerfest. All proceeds will go to our Ending Hunger in Maine Campaign. The Summerfest will be held on Saturday July 18th. Come on down to this year's St. Albans Summerfest and support this wonderful community event! There will be a parade, food and craft vendors, games for kids and fireworks! To celebrate 250th anniversary of the USA, the theme this year will be Stars and Stripes.

Navigating Today's Housing Market

Buying a home or making the most of the one you have looks a little different in today's market. While interest rates and home prices may fluctuate, preparation is key. Understanding your budget, credit profile, and long-term goals can help you make confident decisions when the right opportunity arises.

If you're thinking about buying, getting pre-qualified is a great first step. It helps you determine what you can afford and shows sellers you're serious when you're ready to make an offer.

If you're already a homeowner, your home's equity can be a valuable financial tool. Whether you're planning improvements, consolidating debt, or covering major expenses, exploring your options can help you put that equity to work.

Have questions about your home financing options? We're here to help! Reach out to our team to discuss your goals and explore solutions that work for you.

Top Scams Happening Right Now (and How to Avoid Them)

Scammers are constantly evolving their tactics, often posing as trusted organizations to trick people into sharing personal information. Some of the most common scams right now include text messages claiming there's suspicious activity on your account, asking you to click a link or provide a verification code. Others may receive emails that look like they're from a delivery service saying a package is delayed and requesting payment or personal details. Another growing trend is phone calls pretending to be from your financial institution, where the caller asks for account information to "fix" an issue.

One of the best ways to protect yourself is to pause before responding. Be cautious of urgent or alarming messages, avoid clicking links from unknown sources, and never share sensitive information like passwords, account numbers, or verification codes. Remember, legitimate organizations will never pressure you to act immediately or ask for this information unexpectedly.

Staying informed is your first line of defense. If you ever receive a suspicious message or aren't sure what to do, we're here to help. Our team can review the situation with you, confirm what's legitimate, and guide you on the next steps to keep your accounts secure. Call us anytime you have questions or concerns about a text, phone call or email.

Why Adding a Beneficiary to Your Account Matters

It's easy to overlook small details in your financial life, but adding a beneficiary to your account is one of the simplest ways to protect your loved ones. A beneficiary designation ensures that your funds can be passed directly to someone you trust, without unnecessary delays or complications.

Without a named beneficiary, your account may have to go through probate, a legal process that can take time and may create added stress for your family. By taking a few minutes to add or update a beneficiary, you can help make things easier for those you care about most during an already difficult time.

It's a simple step that can make a meaningful difference. If you're unsure whether your accounts have a beneficiary listed, contact the credit union, we're happy to help you review and update your information for added peace of mind.

Financial Wellness Crossword Challenge

S	A	V	I	N	G	S	I	C
R	E	D	I	T	F	L	O	A
N	V	B	U	D	G	E	T	J
D	E	B	T	I	R	A	T	E
H	I	N	T	E	R	E	S	T
F	I	N	A	N	C	E	L	S
D	P	A	Y	M	E	N	T	M
E	Q	U	I	T	Y	Y	F	I
X	E	D	B	L	O	A	N	S
B	A	L	A	N	C	E	T	S

Across:

1. Money set aside for the future
2. Ability to borrow money
3. Spending plan
4. Money owed
5. Cost of borrowing money
6. Managing money and investments
7. Regular amount you pay on a loan
8. Value of ownership in an asset
9. Borrowed funds that must be repaid
10. Amount remaining in an account

Down:

1. Financial habit of setting money aside
2. A three-digit number that reflects creditworthiness
3. Percentage charged on a loan
4. Opposite of variable
5. Type of institution that serves members
6. Money you receive regularly
7. A plan for managing expenses
8. What you build in a home over time
9. Total owed on a credit account

Answer Key (flip to read):

savings, credit, budget, debt, interest, finance, payment, equity, loans, balance, score, rate, fixed, credit union, income