

Introducing the SVFCU Teen Checking Account!

Give teens the tools they need to build smart financial habits with an account designed just for them.

Who Can Open an SVFCU Teen Checking Account?

✔ Must be **13-17 years old** and eligible for membership at SVFCU.

Adult Joint Owner Required

The account must include an **adult joint owner (18+)** who:

- Meets SVFCU membership requirements
- Is in good standing with SVFCU
- Meets account opening requirements
- Passes all required account reviews

Account Highlights

Debit Card Included

Convenient access to funds for everyday purchases.  **Mobile & Online Banking**
Check balances, transfer funds, and monitor spending anytime.

Two Ooops! Refunds Per Year

Receive up to **two overdraft fee refunds annually**.

Build Smart Money Habits

Learn the basics of budgeting, saving, and responsible spending.

Safe & Secure Banking

Bank confidently with SVFCU's secure account services.

No Overdraft Protection

Helps teens learn to manage spending within their available balance.

Why Should Your Teen Have a Checking Account?

✔ Learn Financial Responsibility

Gain real-world experience managing money and making financial decisions.

✔ Track Spending Easily

Monitor purchases and balances through online and mobile banking.

✔ Build Good Banking Habits Early

Develop skills that will help with future financial goals and independence.

✔ Safer Than Carrying Cash

Use a debit card for secure and convenient purchases.

✔ Prepare for Future Success

Learn how banking works before heading to college, work, or living independently.

✔ Parental Guidance and Oversight

Joint account ownership allows parents to help teens learn and manage their finances responsibly.

Start Building Financial Confidence Today!

Visit SVFCU to learn more about opening a Teen Checking Account and helping your teen take the first step toward financial independence.

Christmas Loan Special

Christmas is coming! We can help you get an early start on your Christmas shopping with a *Christmas Loan!* The interest rate on a Christmas Loan for qualifying members will be 2% below the normal loan rate. You can borrow up to \$3000, payable over 12 months. Rates as low as 6.25%!

AND—we want to give *you* a gift as well—all Christmas Loan applicants will be entered into a drawing for \$300 in gift cards to local businesses, including Whitney's Family Fuels, The Farmer's Table, Indian Lake Market, Mammie's Grill, and The Broken Putter.

If you have any questions or would like to apply for a Christmas Loan, please visit one of our branches in Pittsfield or Newport to talk to one of our friendly loan officers. You can also apply online at www.svfcume.com –it is fast, easy, and so convenient!

**Must apply and be approved for a Christmas Loan October 1—December 23, 2026, to be eligible for the gift card drawing. Drawing for the \$300 in Gift Cards will be held on December 24, 2026.*

Disclosure:

Individual interest rates are determined by credit score.

Membership eligibility is required.

AI Scams and Fraud Prevention

October is Cybersecurity Awareness Month, and as technology evolves, so do the tactics scammers use.

Artificial intelligence (AI) is making scams more convincing than ever. Fraudsters can use AI to create realistic emails, text messages, and even voice recordings that appear to come from trusted organizations, friends, or family members.

Protect yourself by slowing down and verifying unexpected requests for money, personal information, or account access. If someone you know contacts you with an unusual request, even if the voice sounds like them, hang up and call them directly using a number you already know.

Never click links or open attachments from unknown senders, even if the message looks legitimate. If something feels suspicious, contact the person or organization directly using a trusted phone number, app, or website.

Be cautious of urgency. Scammers often use pressure to get you to act before thinking through what is happening.

If you receive a suspicious request, contact <ABC Credit Union> directly at <PHONE NUMBER> or stop by our branch. We are here to help!

Employee Anniversaries

Mindy Nyman, AVP Member Services—26 years
Heidi Simmons, Loan Officer, Newport—25 years
Kim Barnet, AVP Product Development & Technology—23 years
Alexa Eaton, Frontline Manager, Newport—10 years
MacKenzie Gould—Member Service Specialist, Pittsfield—5 years
Addyson Bond—Asst. Frontline Manager, Newport—3 years
Nicole Bartlett—Member Service Specialist, Pittsfield—1 year
Jami Marcia—Member Service Specialist, Pittsfield—1 year

Holiday Closings

Monday October 12, 2026—Closed--Columbus Day/Indigenous People Day
Wednesday November 11, 2026—Closed--Veterans Day
Thursday November 26, 2026—Closed--Thanksgiving Day
Thursday December 24, 2026—Closing at 12:00—Christmas Eve
Friday December 25, 2026—Closed--Christmas Day
Thursday December 31, 2026—Closing at 3:00—New Year's Eve
Friday January 1, 2027—Closed—New Year's Day

International Credit Union Day

On October 15, 2026, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 78th anniversary of this annual event, which will be celebrated under the theme of "Cooperation for a Prosperous World". In honor of this special day, Sebasticook Valley FCU invites its members to our ICU/Member Appreciation Celebration on Thursday October 15th. Sign up for our Gift Card Drawings, have some snacks and help yourself to our credit union swag! We appreciate our members and want to celebrate ICU day with them!

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 400 million members in over 100 countries worldwide. More than 67,000 credit unions exist globally, providing a variety of financial services for their members, recognized as a force for positive economic and social change.

Since 1948, International Credit Union Day® has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference.