

HOLIDAY CLOSINGS

Columbus Day

Monday, October 13

Veterans Day

Tuesday, November 11

Thanksgiving

Thursday, November 27

Christmas Eve

Wednesday, December 24

Closing at Noon

Christmas Day

Thursday, December 25

New Year's Eve

Wednesday, December 31

Closing at 3:00 p.m.

New Year's Day

Thursday, January 1

EMPLOYEE ANNIVERSARIES

Mindy Nyman

Assistant Vice President,

Member Services

Pittsfield25 years

Heidi Simmons

Loan Officer

Newport.....24 years

Kim Barnet

Assistant Vice President,

Product Develop. & Tech.

Pittsfield22 years

Alexa Eaton

Frontline Manager

Newport.....9 years

MacKenzie Gould

Member Service Specialist

Pittsfield4 years

Addyson Bond

Member Service Specialist

Newport.....2 years



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.**

AND we want to give you a gift as well! All Christmas Loan applicants will be entered into a drawing for a \$250 Visa Gift Card*!

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, 2025, to be eligible for the gift card drawing. Drawing for the \$250 Visa Gift Card will be held on December 24, 2025. Individual interest rates are determined by credit score. Membership eligibility is required.

Benefit Dinner for Sandy Braley

Sandy Braley, who has worked here at Sebasticook Valley FCU for more than 30 years, and everyone's favorite teller, is battling breast cancer. She will be unable to work during the next few months while she undergoes chemo and radiation treatments. To help booster her spirits and raise funds to get her through this very difficult time, we will be holding a **BENEFIT SPAGHETTI SUPPER AND AUCTION on Sunday, October 26 from 3:00pm-6:00pm at the Newport Masonic Lodge, 265 Moosehead Trail in Newport.**

We are currently accepting donations for auction items; please contact Mindy at 207-487-5576 or mnyman@svfcume.com if you have anything that you would like to donate. Come on out on Sunday, October 26 for a great meal, take a chance to win great items (we currently have over 15 items donated which include handmade quilts, and 100 gallons of heating oil!), and most importantly help us support our beloved Sandy!

Ending Hunger Fundraising Events



You could win this one-of-a-kind chainsaw carved bear bench! Tickets are \$10 each or 3 for \$25. All proceeds go to the Maine Credit Unions' Campaign to End Hunger. Drawing for this bench will be held on Friday, October 31, 2025.



We will also be starting the always popular Holiday Cash Calendar Sweepstakes in October! Cash drawings every day in December—from \$25 to \$500!



Sebasticook Valley Federal Credit Union

505 Somerset Avenue
Pittsfield, Maine 04967
(207) 487-5576
Fax Line: (207) 487-3129

87 Moosehead Trail
Newport, Maine 04953
(207) 368-4940
Fax Line: (207) 368-4751

HOURS

MONDAY

Drive-up: 9:00A.M.–5:00P.M.
Lobby: 9:00A.M.–5:00P.M.

TUESDAY–FRIDAY

Drive-up: 8:00A.M.–5:00P.M.
Lobby: 9:00A.M.–5:00P.M.

SATURDAY

Newport

Drive-up:
8:00A.M.–12:00P.M.
Lobby: 9:00A.M.–12:00P.M.

Pittsfield

Drive-up:
8:00A.M.–12:00P.M.
Lobby: Closed

www.svfcume.com

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

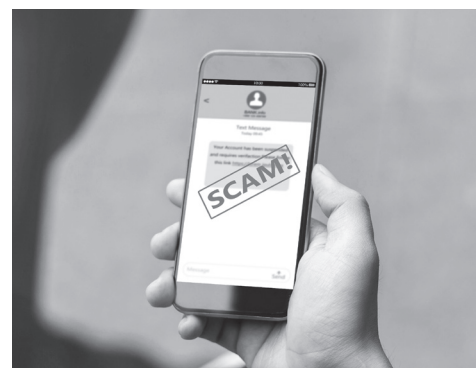


Fraud Alert: Watch Out for New Scams

Scammers are getting smarter, and more high-tech. Here are the top fraud threats you need to know about right now:

1. AI Impersonation & Deepfakes

Criminals are using artificial intelligence to mimic voices and create fake videos. In one recent case, a scammer used a deepfake of a soap opera star to trick a victim into sending over \$400,000. If someone sends you a video or voice message asking for money, verify it through another method first.



2. Romance & Investment Scams (“Pig Butchering”)

Scammers build fake online relationships and slowly convince victims to “invest” in fake platforms, often involving crypto. These scams are highly emotional and costly.

3. Text Message Scams (Smishing)

Fake texts claiming your account is locked or that you’ve won a prize are on the rise or thanking you for a purchase that you never made. Don’t click links or share personal info via text.

Stay Safe:

- Don’t trust unfamiliar calls, texts, or videos.
- Enable two-factor authentication.
- **Contact us directly if something feels off. We are here and will help you!**

At Sebasticook Valley FCU, your security is our priority. When in doubt, call us at 207-487-5576 or stop by the credit union. Our financial team is here for you.

Celebrate “Cooperation for a Prosperous World” on International Credit Union Day® 2025 at Sebasticook Valley FCU

On October 16, 2025, 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 77th anniversary of this annual event, which will be celebrated under the theme of “Cooperation for a Prosperous World”.

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 411 million members in 104 countries worldwide. More than 74,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change. Sebasticook Valley FCU opened in a shoe factory in Pittsfield in 1953. While we have grown to serving over 12,000 members that live, work, worship or attend school in 6 counties in central Maine, our core value of “People helping People” is still just as strong as it was in 1953. We are here to serve our members and our communities. We are “Your community credit union, making a world of difference.”

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.

Visit our branches in Pittsfield or Newport to celebrate International Credit Union Day on Thursday, October 16th for give-a-ways, snacks and sign up for a drawing for \$100 Visa Gift Card!