

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 20

Presidents' Day
Monday, February 17

EMPLOYEE ANNIVERSARIES

Kim Witham
Loan Officer
Pittsfield 14 years

Abby Leavitt
Loan Officer
Pittsfield 11 years

Erica Allen
Frontline Manager
Pittsfield 6 years

Michelle Emerson
Member Service Specialist
Newport 4 years

Sierra Robichaud
Member Service Specialist
Newport 1 year

Danni Mullins
Member Service Specialist
Pittsfield 1 year

Happy New Year—and thank you for an incredible 2025

As we welcome 2026, I want to begin by expressing my sincere gratitude to each of you. At Sebasticook Valley Federal Credit Union, our mission has always been people helping people—and looking back on 2025, that spirit was reflected in so many meaningful ways.

Last year, we continued our commitment to youth financial education by hosting two Financial Fitness Fairs in Newport and Augusta, helping students gain hands-on experience with budgeting and financial decision-making. We also awarded \$19,000 in scholarships to local graduates and student tellers, supporting the next generation as they take their next steps.

Your generosity made a remarkable impact through the Maine Credit Unions' Campaign for Ending Hunger. Together, we raised more than \$46,000—a 47% increase from the previous year—benefiting food pantries, backpack programs, and meal sites throughout our region. Events like the paintball tournament in Guilford and our 20th Annual Ending Hunger Golf Tournament brought our community together for a cause that matters deeply to so many.

We also celebrated our team in 2025, recognizing five employees for a combined 85 years of service. Their dedication to our members and our community remains one of the strongest pillars of our credit union.

And as the year came to a close, we were once again proud to support the Festival of Trees in Bangor, the Pittsfield Community Garden Club Festival of Trees and the Valley of Trees Festival in Corinna—traditions that bring joy to families while raising funds for important local organizations.

Thank you for your trust, participation, and continued support. Because of you, 2025 was a year of generosity, connection, and growth. We look forward to serving you in 2026 and helping you build a strong and confident financial future.

Wishing you a happy, healthy, and hopeful new year,
Jim Lemieux, *President and CEO*

A New Year's Reminder...

Address, Phone and e-mail updates are important!

Please make sure that we have your correct address and phone number(s) for all accounts that you have with us. If you have moved, changed from a PO Box to a rural delivery or from rural delivery to a PO Box, we need to know. If you have changed your phone number, no longer have a landline, etc. we need to know. We would also need to know if you have changed your email address. We, at times, need to reach out to our members to ask about activity on their account, send important notices, or let you know about special promotions we are having. Please notify us in writing of any changes to address, phone number or email address—notice must be signed by the primary owner of the account, and their signature must be notarized. Or you may change your account information in person at any time at our Pittsfield or Newport branch. Even more convenient—update your address and contact information through our online/mobile banking!

We are unable to change any account information over the phone as we need a signature from the account owner.





Sebasticook Valley Federal Credit Union

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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

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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.

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SVFCU 73rd Annual Meeting

Regulations require that at the Annual Meeting, Directors and Committees present the financial position of the credit union. Your credit union has a seven member Board of Directors. This year the terms of two directors will expire. Board members whose terms are expiring in April 2026 are **Caleb Curtis** and **Stacey Fitts**.

Credit unions are the only democratically controlled financial institutions. Only members may vote for the Board of Directors. Members wishing to be considered or who wish to recommend someone for the office of Director must submit a petition signed by at least 125 members (1% of the current membership) and forward to Donald Hill, Secretary of the Board, along with a statement of qualifications, biographical data, and a certificate signed by the nominee that he/she is agreeable to the nomination and will serve if elected.

The petition and information must be sent to the Board Secretary by 4:00 p.m., February 13, 2026 at 505 Somerset Avenue, Pittsfield, Maine 04967.

Elections will be conducted at the Annual Meeting. Nominations will not be allowed from the floor unless insufficient nominations have been made to allow for one candidate for each open position.

Teaching Kids About Money: Age-by-Age Guide

Helping children learn smart money habits early sets them up for lifelong financial confidence. Here's a simple age-by-age guide to get started.

Ages 4–7: Basics of Money: Introduce coins and bills, explain that money is earned, and let kids practice simple choices like saving vs. spending a dollar. A clear jar works great for visual savings.

Ages 8–12: Building Good Habits: Give a small allowance tied to responsibilities, open a youth savings account, and set short term goals (like saving for a toy). Show them how to compare prices and make thoughtful purchases.

Ages 13–15: Budgeting Essentials: Teach them to track spending, create a basic budget, and set larger goals. Talk about wants vs. needs and the importance of saving part of any income whether from allowance, gifts, or small jobs.

Ages 16–18: Real-World Money Skills: Introduce concepts like paychecks, taxes, credit, and banking tools. Help them open a checking account, practice debit card use, and discuss how credit works and why it matters.

Teaching kids about money doesn't have to be complicated, just consistent. Sebasticook Valley FCU offers youth friendly accounts and financial tools to support your family every step of the way.



How to Avoid Tax Season Scams

Tax season brings an annual surge in scams designed to steal personal information or money. Staying alert can protect you from becoming a target.

Watch for Fake IRS Contacts: The IRS will never call, text, email, or DM you demanding immediate payment or asking for personal information. If you get an unexpected message claiming to be the IRS, assume it's a scam and contact the IRS directly through official channels.

Guard Your Personal Information: Scammers often pose as tax preparers or government agencies to request Social Security numbers, bank details, or login credentials. Only share sensitive information with trusted, verified professionals.

Avoid "Too Good to Be True" Refund Offers: Promises of unusually large refunds or credits, especially if you're told you don't need documents are a major red flag. Fraudulent preparers may file false returns in your name, leaving you responsible for penalties.

Use Secure Filing Methods: Whether filing online or with a preparer, ensure you're using secure websites, strong passwords, and reputable tax software. Avoid public Wi-Fi when uploading personal data.

File Early When Possible: Filing early reduces the chance that scammers can submit a fraudulent return using your identity before you do.

Bottom Line: Stay cautious, verify who you're dealing with, and protect your information. A few simple steps can keep your tax season safe and stress-free.