

KSW Black Friday Visa Special Is Back!

The KSW team is at it again, offering our membership the best deals anywhere. It is not uncommon for consumers to use their credit cards for holiday shopping. Maybe you are getting a special deal for using a department store card or simply it is the best way to get all your shopping done. Regardless of your reason, KSW wants to help ease the burden with our low interest offer.



From November 1 through December 24, 2018, **all transactions will be at 6.99%**! Yes, all transactions. Cash advances, balance transfers and purchases will be 6.99%. This deal is good for new and existing card holders alike.

If you are going to fight the lines for Black Friday, do it with confidence, not regret. The KSW Black Friday Visa Special is sure to help make your holidays just a little bit brighter.

Visit us online at www.kswfcu.org or stop by your local branch to apply.

Fall And Winter Energy-Saving Tips

Use the strategies below to help you save energy, save money, and stay comfortable during the cool fall and cold winter months.

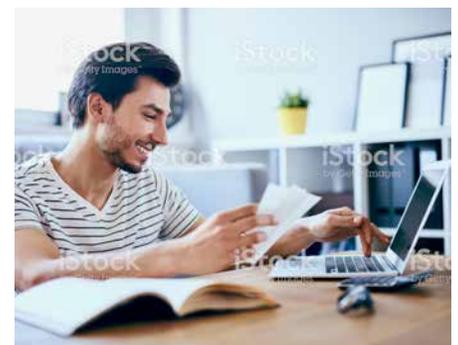
- **Take advantage of heat from the sun.** Open curtains on your south-facing windows during the day to allow sunlight to naturally heat your home, and close them at night to reduce the chill you may feel from cold windows.
- **Cover drafty windows.** Use a heavy-duty, clear plastic sheet on a frame or tape clear plastic film to the inside of your window frames during the cold winter months. Install tight-fitting, insulating drapes or shades on windows that feel drafty after weatherizing.
- **Find and seal leaks.** Seal air leaks around utility cut-throughs for pipes, gaps around chimneys and recessed lights in insulated ceilings, and unfinished spaces behind cupboards and closets. Add caulk or weather-stripping to seal air leaks around leaky doors and windows.
- **Lower your water heating costs.** Turn down the temperature of your water heater to the warm setting (120°F). You'll not only save energy, you'll avoid scalding your hands.
- **Lower your holiday lighting costs.** Use light-emitting diode or "LED" holiday light strings to reduce the cost of decorating your home for the winter holidays.



For more no-cost and low-cost tips and strategies to save energy this winter, visit www.energy.gov/energysaver/fall-and-winter-energy-saving-tips.

Finance Habits Everyone Should Have

1. Keep the cash in your wallet to a minimum. If you lose your wallet, at least you won't lose your savings.
2. Pay your bills online if possible. It's better for the environment, and you can often take advantage of an automatic payment program.
3. Before any online purchase, conduct a search for coupons or discounts. You may also find the same exact offering on a different site for less!
4. Regularly check your credit report for errors, signs of fraud, or even identity theft. Your credit report can be accessed for free from Experian, TransUnion, and Equifax.
5. Treat your household like a business— try scheduling a recurring meeting between you and your spouse, for example, to set goals together and keep your finances in check.



Fall Fun in Maine

As the leaves change and the days shorten, get out there and enjoy all that Maine has to offer during this fall season! You can be a tourist in Maine and take in the colorful views, or you can check out some local festivals taking place that will be fun for the whole family.

KSW Crock-Pot Day

October 5

Stop in Friday, October 5, as we welcome fall with a Crock-Pot Day! We will have plenty of homemade meals to serve up from 11:00 A.M. to 1:00 P.M. in both locations. We will have a suggested donation of \$5 per person. All donations will go towards our effort to help end hunger in Central Maine and Belfast Area.

Harvest-Fest

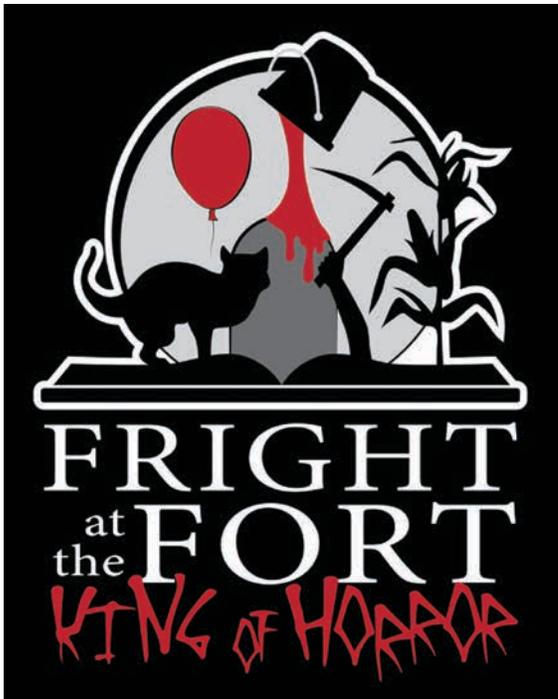
October 13–14

The Maine Wildlife Park in Gray is hosting a Halloween-themed event with activities including giant spider legs, pumpkin long jump, rodent barn maze, li'l hayride and more.

Great Maine Apple Day

October 14

Bring your family to Unity for an education on the flavor and tradition of Maine apples at the Common Ground Education Center.



deepest recesses of the century and a half old stronghold. Fright at the Fort: King of Horror runs from 5:30–9:00 P.M. on October 13, 19, 20, 26 and 27. Be our Number One Fan and arrive no later than 8:30 P.M. to experience the full 20+ minute tour through some of the greatest horror tales ever written.

Maine Harvest Festival

November 17–18

Enjoy the fall harvest of over 200 Maine farmers at the Cross Insurance Center in Bangor. This unique festival includes cooking demonstrations from festival food producers, pie contests and live music. Be sure to check out this amazing event that was recognized as the 5th Best Harvest Festival in the country by *USA Today*!

Fright at the Fort: King of Horror

October 13–27

This year's Fright at the Fort theme features stories from Stephen King held in a Civil War era Fort on the Penobscot across from Bucksport. This is the 19th annual "haunted house" Friends of Fort Knox fundraiser toward conservation, preservation, restoration and operations of the original Fort Knox. Experience the most terrifying frights and scariest sights from the mind of the master himself as you wind your way among the darkest corridors and



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Business Hours

Monday–Friday 9:00–5:00

Drive-Up: Monday–Friday 8:00–4:30

Waterville Drive-Up

is open until 6:00 on Thursday

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Anniversaries

Dawna Hustus – 14 years

Mikel Booker – 3 years

Angela Giguere – 3 years

Holiday Closings

Columbus Day

Monday, October 8

Veterans Day (observed)

Monday, November 12

Thanksgiving

Thursday, November 22

Christmas

Tuesday, December 25



The articles in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult your attorney, accountant, financial or tax advisor with regard to your individual situation.