

On October 17th, We're Having a Celebration!

In fact, credit unions everywhere are going to celebrate October 17th. It's International Credit Union Day—an opportunity to raise community awareness and recognize the dedicated service provided by the people who work in your CU.

Why earmark a day to honor 57,000 nonprofit financial cooperatives with members on every continent except Antarctica? Well, consider this:

- **Credit unions are democratic.** We're owned and run by members like you. One member, one vote. In other financial institutions, you get no votes.
- **Membership is open.** It's easy to join a CU. In most cases, you can become part of a credit union by living in the local community.
- **We don't discriminate.** CU members can be of any race, creed, color, gender, or ethnicity. Tall or short, young or old, everyone's welcome.
- **The more successful the CU, the more its members benefit.** Your CU's earnings are reinvested in lending to members and better pricing, instead of being paid to outside shareholders.

Watch Out for These Two All-Season Scams

The IRS Swindle

A threatening phone caller "from the IRS" says you're guilty of tax evasion and must pay a penalty at once with your credit or debit card, or else face jail time or revocation of your driver's license. Older folks with complex financial lives may pay up, assuming that they did make a mistake on their taxes. Wrong—the IRS never demands payment over the phone. Self-defense: Don't pay. Report the scam to the U.S. Treasury Inspector General's office at 1-800-366-4484.

The "Computer Crash" Con

You get a phone call from a self-described "computer security expert" who warns that your Windows PC or laptop may be infected with a fatal virus. You might be asked for money to protect your system or to remove this nonexistent malware. If you agree to download a fix or allow remote access to your computer, the crook can ask for your passwords—and may actually install malware that you then have to pay to get rid of. Self-defense: Hang up on this scammer. No legitimate IT security pro will ever cold call you in this way.



OCTOBER 2019

Fraud Protection and You

In general, please take into consideration that if it sounds too good to be true, it probably is. Robocalls happen daily and it is important that you protect yourself. This means that you should have a critical approach to anyone asking you for pertinent financial information. This is not limited to just the telephone but any and all mediums where you're asked to sign up for a trial period. Please make sure you read the terms of the trial period. If you don't cancel before the trial ends in many cases, you could have inadvertently authorized additional charges to your account. Don't fall victim to fraud and if you think you have been impacted, please call KSW- A.S.A.P – "We're here for you!"



Need Cash for the Giving Season?

In the month of November, KSW is holding a promotion to help generate funds for Special Olympics and Ending Hunger. The Cash Calendar is your chance to win just that, CASH. In October, we will sell individual tickets for ten dollars to go into a raffle style drawing where each business day you can win a chance to more than double your investment. During the contest, one lucky winner, every Friday will receive a spin the cash wheel bonus, for a chance to win even more money. All proceeds will go to the KSW Social Responsibilities Committee for distribution. Tickets are on sale now!

Upcoming Events in Maine

Here are some great events that will get you in the spirit for the upcoming holiday season. Gather your friends and family, plan a day trip, and enjoy the fun that only Maine can bring!

Maine's Garlic Fest

Skowhegan | October 5 – 6, 2019

Lake George Regional Park is partnering with Crazy 4 Garlic to present Maine's Garlic Festival on Saturday and Sunday, October 5 and 6, 2019 at Lake George Regional Park. The event will be held on the west side island between 10am and 4pm both days. The event will of course feature garlic but also local agriculture, arts and recreation.

Harvest Fest

Belgrade Lakes | October 12, 2019

With the crisp, cool air and the beginning of fall foliage, Belgrade Lakes shows off its magnificent colors around the lakes. The Harvest Festival offers many activities to enjoy the weekend with hayrides, arts and crafts for the kids and many of the local eateries and restaurants featuring fall specialties. Live music is also provided in the village. Come join us for a classic Maine event!

Fall Cider & Donuts Train Ride

Unity | October 26, 2019 11am

Enjoy hot apple cider and freshly made donuts on a train ride to kick off Fall on a round trip train ride through scenic views of the woods, streams, and fields of Waldo County. Donuts and cider will be served on board the train.

Disney's Newsies the Musical

Waterville Opera House | November 8 – 17, 2019

Based on the 1992 motion picture and inspired by a true story, Newsies features a Tony Award-winning score by Alan Menken (Little Shop of Horrors, Sister Act) and Jack Feldman and a book by Tony Award winner Harvey Fierstein (Kinky Boots). Featuring the now classic songs "Carrying the Banner," "Seize the Day," and "Santa Fe," Newsies is packed with non-stop thrills and a timeless message, perfect for the whole family and every audience. (operahouse.org for tickets and show times)

Holiday Stroll

Skowhegan | December 6 – 7, 2019

The Holiday Stroll has been a tradition in Skowhegan for more than a quarter of a century. It starts with a holiday parade Friday evening and continues Saturday morning and afternoon with a host of free activities and treats throughout and near downtown, including pictures with Santa, hula hooping, and the popular elf scavenger hunt!

Belfast Tree Lighting

Belfast | December 7, 2019

Our town Belfast invites community members to Post Office Square to celebrate the holidays in Belfast. The Annual Christmas Tree Lighting in downtown Belfast, ME is held the first Saturday in December: the same day as the Annual Early Bird Sale in Belfast. The event begins at 4:30 pm with cookies, cocoa, and caroling. Santa and Mrs. Claus will arrive by fire truck before the tree is lit at 5pm.



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Business Hours

Monday– Friday 9:00–5:00

Drive-Up:

Mon., Tues., Wed., Fri. 8:00–4:30

Thursday 8:00–6:00

Board of Directors

John Picchiotti, Chairman

Melissa Noonan Richards,

Vice Chairman

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Poppy Bridges, Member

Elaine Jacques, Member

Renette Couture, Member

*Herb Nielsen, Honorary Member

*Members in Memoriam

Anniversaries

Denise Robinson – 26 years

Sharon Noel – 9 years

Darcy Smith – 1 year

Holiday Closings

Indigenous Peoples' Day

Monday, October 14

Veterans Day

Monday, November 11

Thanksgiving Day

Thursday, November 28

Christmas Eve and Day

Tuesday, December 24, 1pm

Wednesday, December 25

New Year's Eve and Day

Tuesday, December 31, 3pm

Wednesday, January 1



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.