



THANK YOU

FOR YOUR PATIENCE AS WE NAVIGATE
THIS EVER CHANGING CLIMATE.

Summer 2020

Ask for

KASASA



Kyle's Column

The spring quarter of the year has been ever changing for KSW Kyle. Kyle has been seen doing the KASASA because he is so happy about the new free music he has earned from iTunes just by using his debit card. KASASA is not a dance, it's a rewards based checking account that can earn you a larger dividend, repay you for ATM Fees and even get you free music. To do the KASASA, simply give us a call and any KSW representative can tell you more about it. Kyle has also become a social media darling and CEO- Deseree Gilman's new buddy on the weekly update "Credit Union News" video. Kyle pops in and waves at the start of each segment. If you missed any of our weekly updates in our email blasts, simply call us and sign up or send us a message through our website at www.kswfcu.org



THINKING ABOUT A NEW CAR? STEER TOWARDS KSW!

When you're in the market for a new car, nothing can be more tempting than the words, "0% Interest!" Whether it is shouted from a television screen, written in bold letters in the newspaper, or waving on a dealership banner, it's a deal that seems amazingly too good to be true. The truth? It often is.

The 0% interest offer comes with fine print – and a lot of it. In reality, only about 2% of people actually qualify for this rate, as a very high credit score is required. Additionally, other limiting factors include limited model availability, as well as loss of rebate.

That's why, while you may not see a 0% interest banner waving at KSW Federal Credit Union, what you'll get is much more valuable. In addition to competitive rates, KSW is here to help you with the entire lending process – not just to make the sale. That's because KSW is a proud part of your financial life as a whole – from buying a house to your child's first savings account. As a KSW member, you own the credit union, a fact you'd be hard-pressed to apply to a car dealership.

Stop by a branch, or give us a call with any auto loan questions you may have. Whether you want to get started on a loan application today, or want to learn how to improve your credit score to get a better rate in the future, we're there to help you every step of the way.

Vehicles For Sale
www.kswfcu.org



James A Veilleux Scholarship Winner

KSW Federal Credit Union would like to congratulate Maine High Schools graduating class of 2020. Each year, KSW awards an accomplished graduating senior with the James A. Veilleux Scholarship. Jim was a Board member of KSW FCU, who epitomized the motto "invest in your community". He served many years and strongly displayed his dedication to KSW FCU. To obtain this award, the recipient must write an essay exemplifying the motto "invest in your community." The recipient must show documented achievements, demonstrate passing grades in all subjects throughout their high school career, be accepted to an accredited College or University or Technical School, volunteer in community service and be a member for more than six months.

This year's recipient, Lyndsie May Pelotte from China, ME, significantly exceeds these qualifications. Lyndsie is a graduating senior from Erskine Academy who has been accepted to the prestigious Los Angeles, Studio School where she will major in Commercial Dance. During her high school career Lyndsie logged over 200 hours of volunteer service work. She identifies Maine General's Cancer Survivor Day as one of her many enjoyable service providing moments. Lyndsie is the Vice President of the National Honor Society at Erskine Academy and the Student Body President of the class of 2020. Outside of Erskine, Lyndsie is a nationally recognized dancer who also teaches youth. Between instruction and her own personal training, Lyndsie logs 25 hours a week honing her passion while maintaining a top 10 status academically in her class.

Associate Headmaster, Jamie Soule had this to say about Lyndsie, "She is an outstanding representation of Erskine Academy, one of the finest young ladies to have walked our halls, and I'm sure she will represent KSW Federal Credit Union to the highest standards."

Congratulations Lyndsie, and best wishes to all graduating seniors in your future endeavors.

Business Member Spotlight

They say, “One person’s trash is another one’s treasure.” The Treasure & Trash Barn in Searsmont has been operating its business model on that motto for almost 50 years! The Merry family has been proud owners of this business for generations. Jeffery Merry (owner) and the Treasure & Trash Barn have been members of KSW for twenty years.

Do you have a special art project or are you redecorating a room?

If so, the Treasure & Trash Barn is *the perfect place to start!* From incredibly unique, to everyday items such as glassware, signs, tools, windows, ladders and so much more, you never know what you are going to find in the Barn. We encourage you to visit the Treasure & Trash Barn and to see for yourself because one person’s trash really is another one’s treasure!



Make the Most of Right Now

While many of us are confined to our homes and limiting physical interaction with others, it can be a great opportunity to establish new routines and try novel ideas.

It is a time where you can reconnect with your family and create deeper relationships, and creativity helps! Here are some suggestions for making the most of being stuck at home.

Camp in the Backyard

Set up a tent, make a little fire, and gather around for some spooky stories. It can be fun sleeping outside, even under the stars. A nice change of scenery can be exciting for the whole family, especially the little ones.

Try Something Else

Now is the time to take up new hobbies and truly immerse yourself in a new process. This situation can lend itself to helping you focus in on projects you may have been putting off. It may also give you a chance to really delve deep into that book on your bedside table, to clean up the yard (which you should have done last spring), or to learn how to knit.

Save Time

with Mobile Deposit Capture

One thing you don’t want to waste – your time. With mobile deposit capture, you can deposit your check directly into your KSW account without visiting a branch. If you have online banking you can download the mobile app & take advantage of Remote Mobile Deposit Capture. It’s that easy! Mobile deposit capture saves you time by replacing a trip to the credit union, and it’s safe and secure.

If you haven’t already, download our app today!

Tell Someone You Love Them

With so much going on and as uncertainty abounds, let us cherish each other. Call your mother, your father, your siblings, your grandparents, your cousins—tell them you miss them and ask them how they’re really doing. Especially for the elderly people in your life; they may be feeling extra isolated and lonely. Try not to withdraw socially, even though you may have to physically. Stay connected in more ways than one!

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*Members in Memoriam

Anniversaries

Dawna Briggs.....16 years
Mikel Booker.....5 years
Angie Giguere.....4 years
Alexis Roy2 years
Joshua Hunt.....1 year
Shawna Murray.....1 year

Holiday Closings

Labor Day
Monday, September 7

