



KSW
Federal Credit Union

FALL 2021



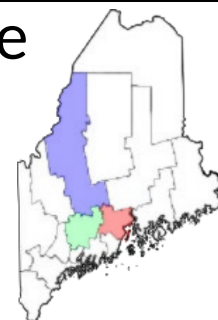
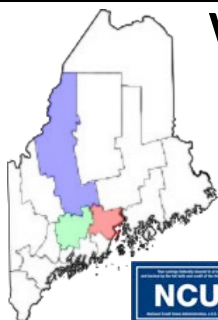
Kyle & Sarah's
Column

This summer, Kyle & Sarah had a blast. One could say it was the summer they fell in love, not only with each other but even more by having KSW in their corner to help. Sarah had never had an auto loan before and she took advantage of the first-time auto buyer program, putting her in the convertible that she has always wanted. With the holidays right around the corner, Kyle is preparing to, "pop the question." Kyle made a stop at KSW Belfast and sat down with Bill to obtain a personal loan so he could afford that perfect ring for when the time is right.

Together they continue to grow but Sarah is concerned because Kyle tends to go a little over the top during pumpkin season. The KSW Visa Card is his, "Great Pumpkin." This year the 6.99% fixed APR is even longer- October 1st to New Years Eve. Not only does the rate lock but the card is also a Scorecard which accumulates points that can later be cashed in. Kyle and Sarah both have the KSW Visa Card and you can get yours today by simply applying at KSWFCU.ORG

Finally Fall

We are pleased to announce a charter expansion KSW- now can serve Kennebec, Somerset & All of Waldo County



New Online and Mobile Banking Platform - Orpheus

We are excited to provide a new and improved online and mobile banking product to our members- Orpheus. This new system went live on *September 14th* and **REQUIRES ALL MEMBERS TO RE-REGISTER!** This registration will only need to be done once and it is very easy to do. When you re-register, you will be able to select the same username and password that you had with the older product. The old system is no longer available and you will have to complete the registration process to be able to gain access. If you have not yet completed this process, we are here to help you. Orpheus is far superior platform and we hope you enjoy all the enhancements.

International Credit Union Week Celebration

Come Have Lunch On Us!

We are celebrating International Credit Union Week with two outside cookouts! The first cookout is on Thursday, October 21st from 11 am to 2 pm at our Waterville location in the parking lot. We will have a live radio remote and free burgers, hot dogs, chips and a drink. KSW members Rita's Catering will be doing the grilling. Then on Friday, October 22nd KSW member Ryan Otis and Rollies will be on site in Belfast from 11 am to 2 pm grilling up a storm. We will also be selling our Big Wheel Friday's, Kyle's Cash, November calendar tickets at each event. It is our way of saying thank you for being a member and we hope to see you!

OUR GREAT PUMPKIN
APPLY FOR YOURS
@KSWFCU.ORG

VISA SCORECARD

6.99% APR
*Annual Percentage Rate period is from October 1st to New Years Eve

Business Member Spotlight

J&H Music, formerly Down Home Music Shop, is a local family owned business priding itself on quality musical instruments and meeting the needs of musicians of all skill levels. New and used guitars, mandolins, drums, pianos, and so much more are available at J&H Music. You'll also find all the accessories you need including amps, amp chords, guitar picks, drum sticks, headphones, cleaning products and everything else on your musical needs list. Does your instrument need tuning or repairs? J&H Music can help. They offer affordable quality repairs on all string instruments and electronic equipment. Are you looking to improve your musical skills? J&H offers onsite music lessons and has seven talented music instructors. If music is your goal, J&H Music is the place to go!



835 Kennedy Memorial Dr, Oakland, ME
(207) 716-1140



<https://www.jandhmusic.com/>

Maine's SURF Surcharge-Free ATM Network is Just for You!

Being a member of KSWFCU, gives you access to the one of the largest surcharge-free ATM networks in Maine! That's right - you won't have to pay additional fees to access your own money when you use the SURF ATM Network. But that's not all, finding a SURF ATM is easy with hundreds of locations in Maine and a convenient mobile app to help you locate them all. From north to south, you're bound to catch a glimpse of SURF Dude, the mascot of Maine credit unions' SURF ATM Network. When you see SURF Dude, you know that your ATM experience will be fee-free! Credit union members can save up to \$300 on surcharge fees per year by using the SURF ATM Network. With more than 260 locations, members have surcharge-free access covering the entire state! Don't forget in addition to accessing cash, you can also make deposits at some ATMs with no extra fees.

Main Office

222 College Ave. Waterville, ME 04901
(207) 872-5602
Fax: (207) 872-5776
1-800-924-5454 ME WATS

Branch Office

135 Waldo Ave. Belfast, ME 04915
(207) 338-5160
Fax: (207) 338-6129

Board of Directors

John Picchiotti, Chairman
Phil Bofia, Vice Chairman
Melissa Noonan Richards, Treasurer
Teresa Rael, Member
Judith B. Irving, Member
Denise Beckett, Member
Anne Boulette, Honorary Member
*Auguste Fortin, Honorary Member

Supervisory Committee

Jean Genest, Co-Chairperson
Faylene Duguay, Co-Chairperson
Poppy Bridges, Member
Margaret Johnson, Member
Renette Couture, Member
*Elaine Jacques, Honorary Member
*Herb Nielsen, Honorary Member

*Members in Memoriam

Anniversaries

Denise Robinson.....28 years
Dawna Briggs.....17 years
Sharon Noel.....11 years
Angela Giguere.....5 years
Joshua Hunt.....2 years
Shawna Murray.....2 years

Holiday Closings

Columbus Day
Monday, October 11th
Veterans Day
Thursday, November 11th
Thanksgiving Day
Thursday, November 25th



A Summer of Community Support



THE MAINE CHILDREN'S HOME for Little Wanderers

Serving families and children since 1899



KSW FCU's five-person supervisory committee is welcoming interested volunteers to assist in the service of the Credit Union. The supervisory committee meets only 12 times a year, once each month and in the morning. The preferred volunteer would be able to commit to those meetings. Ideally, having a background ranging in at least one of the following areas, Office/Clerical Experience, Auditing, Accounting or Finance would make any volunteer a great fit. If any of this sounds like you or to learn more- Please email or call Deseree (desereeg@kswfcu.org) (1-207-872-5602 ext 1201)

"Everything we do, we do for you!"