



Spring 2021

Kyle & Sarah's Column

The spring quarter of the year is here and KSW Kyle is smiling! Kyle and Sarah continue to grow together and their friendship is flourishing like the spring flowers. With Mud Season upon us, and Valentine's Day behind; they are really looking forward to what the future might hold. Sarah needs a new car. She just applied and was approved for a first time auto buyer loan. Kyle and his friend Monty Moose went shopping to resupply the inventory in the Kyle Club Store. Sarah is celebrating her introduction to the KSW family by converting her checking and savings accounts to KASASA- making her money make money! As a member you have these same great opportunities to join Kyle and Sarah on there membership adventures. All the information you need can be found at www.kswfcu.org

Think Spring



NO FOOLIN' AROUND AUTO REFINANCE!

KSW MEMBERS- get off that bumpy road and drive your other institutions auto loan to us. KSW will lower your current rate by 1%, as low as 2.49%. Take advantage of filling your pockets with money and avoiding the pot holes. This promotional deal is only good from April 1st to May 31st, so act now! KSW will even waive the \$33 title fee and with you're completed application for refinancing, you will be entered into a \$300 Visa Gift Card Raffle. So, not only can you save by driving that auto loan to KSW, but you could also win!

Regular loan criteria applies, Membership Eligibility is Required. Lending max is 100% of value, exceptions may apply. KSW is Federally Insured by the NCUA and is an Equal Opportunity Lender. Visa gift card drawing held at the end of promotion- 5/31/21



Northeast Planning Associates, Inc. A Registered Investment Adviser. Zack Longley. Build a Stronger Future. Includes an image of Zack Longley and icons representing financial planning and a building.

Zachary F. Longley is an independent, investment, tax, and financial opportunity specialist dedicated to providing common sense strategies to today's complex financial issues. His goal is to assist KSW clients in reaching financial independence and then managing their resources after retirement. Zack believes in building lasting relationships with his clients and providing them with the financial confidence they need to achieve their short-term and long-term financial goals. As an associate of Northeast Planning Associates, Inc., Zack has experience in retirement planning, tax management, college funding, and estate planning for future wealth preservation and transfer. He holds the Series 7, 63 and 65 registrations with LPL Financial. Zacks's experience combines academic study with practical experience. Zack graduated from the University of Maine. Prior to joining LPL Financial, he spent years observing his father, Zachary M. Longley, MBA, RFC, who has been in the financial services industry for over 25 years. Over the years, Zack has gained indispensable industry knowledge and learned comprehensive planning strategies from his father.

# Business Member Spotlight

Unity Flower Shop is a second generation local flower shop, established in 1979, owned and operated by Najean Shedyak, conveniently located in Unity, ME. Unity Flower Shop, a florist that delivers courteous, professional service and the highest quality floral and gift items around. Najean is an experienced designer that can create floral arrangements that will complement any occasion; meet your budget and style expectations. Big or small, Unity Flower Shop can do it all, from wedding receptions and outdoor parties, to home decor. If the occasion calls for flowers, go to the local shop that does big things. Call or visit them online for quick, friendly and easy service. Unity Flower Shop also offers daily delivery service to all local funeral homes and hospitals.



257 Depot St Unity, ME 04988  
 (207) 948-2446  
[www.unityflowershop.com](http://www.unityflowershop.com)



## Eight Smart Things to Do with Your Tax Refund

1. Create an emergency fund
2. Send it to savings
3. Pay off debt
4. Fund your retirement
5. Invest in the stock market
6. Prepay your mortgage
7. Make home improvements
8. Buy life insurance

Tax season is upon us, and it may be helpful to have a plan for the funds you expect to receive from the IRS. You may be tempted to spend the cash right away and treat yourself, but there are so many great things you could do with your return that you won't regret later.

### KSW On-The-Go: Keeping it Convenient, Keeping it Safe!

You know that Mobile Banking with KSWFCU is a convenient way to access your account wherever you may be! And, while Mobile Banking with us is also safe and secure, there are some simple rules you can follow to ensure that your private information stays that way:

- Never send your account information or password via text message or e-mail
- Know that public internet connections are not always secure; before you log into your account, make sure you're not connected to a public network, such as in a coffee shop
- Avoid using your phone to visit any websites that seem illegitimate – even if there is just a hint of doubt
- Avoid clicking on hyperlinks embedded in emails
- Create complex user passwords
- Keep your phone password protected

### 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  
 Michelle Fate, Recording Secretary  
 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

William Crawford.....7 years  
 Lee Plisga..... 6 years  
 Katie Burbank..... 4 years

### Holiday Closings

Patriots' Day  
 Monday, April 19th  
 Memorial Day  
 Monday, May 31th



*"Everything we do, we do for you!"*

**KSW**  
 Federal Credit Union

**KASASA** TAKE BACK BANKING

**KSWFCU**  
 Insured by NCUA

Checking and Savings accounts that FIGHT FOR YOU!

**KASASA**

ENROLL TODAY

