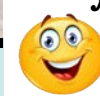




Summer 2021



Kyle & Sarah's Column



The spring quarter of the year has been ever changing for KSW Kyle & Sarah. Kyle and Sarah have been seen doing the KASASA because they are so happy about the new free music Kyle has earned from iTunes just by using his debit card. Sarah has been on a shopping spree and she is planning on getting her Christmas shopping done in July, while donating to the Maine Children's Home for Little Wanderers. KASASA is not a dance, it's a rewards based checking account that can earn you a higher dividend, repay you for ATM fees and even get you free music. To switch and do the KASASA with Kyle and Sarah, simply give us a call and any KSW representative can tell you more about it. Kyle and Sarah continue to grow together and their friendship is flourishing to much more. Sarah and Kyle will attend the KSW sponsored event Arts in the Park in Belfast in June. Sarah loved walking the new beautiful original crosswalks in the downtown district. With Independence Day upon us, and social distancing behind; they are really looking forward to what the future might hold. More on Kyle and Sarah can be seen at KSWFCU.ORG

**James A Veilleux
Scholarship Winner**

KSW Federal Credit Union would like to congratulate Maine High Schools graduating class of 2021. 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 of KSW for more than six months. This year's recipient, Hanna R. Hallundback from Lincolnville, ME, significantly exceeds these qualifications. Hanna is a graduating senior from Camden Hills Regional High School and has been accepted to the University of Southern Maine's accelerated 5 year Master's Program in Psychology and Counseling.

During her high school career Hanna has had a history of community involvement. She is a big sister in Big Brothers /Big Sisters and on Sundays she spends her time with Camden for Community, working to end hunger by serving at the local soup kitchen. In the summer months, Hanna works for a non-profit (Boat Club) teaching children how to sail. Her investment in her community is as impressive as her 4.0 GPA. Congratulations Hanna, and best wishes to all graduating seniors in your future endeavors.



1st Time Auto Buyer Program!

Your first time riding a bike,
you scraped your knee...
Your first time swimming,
maybe you swallowed a lot of water...

Your first time doing something new can be difficult... but getting an auto loan isn't with KSW FCU and our first time auto buyer program!

If you're at least 18 years old and have never had an auto loan, you could be eligible to borrow up to 15,000 dollars. We've got a great rate - 8% interest, no mileage restrictions, and with one year of work history, you may not need a cosigner!

To apply, visit KSWFCU.org!

Business Member Spotlight

B & F Vegetables, established in 1993, offers farm-to-table fresh, native fruits and vegetables that are in season, every season. Open 364 days of the year, they also offer fresh native seafood right off the boat and cooked to order to take home. B & F Veggies is owned by Mark Blakney who has been a KSW member for more than 20 years. B & F has two greenhouses and they specialize in having stock for every season; flowers in the spring, pumpkins in the fall, and Christmas trees in the winter. June and July brings locally grown, "Native Strawberries," to B & F Veggies and you can always find there own line of pickled goods and sauces. B & F Veggies has something unique and fresh just for your table. KSW is proud to service them as a business member and we hope in your travels, you stop in and experience B&F Veggies for yourself!



327 China Rd, Winslow, ME 04901
 (207) 873-4345
www.facebook.com/BFVegetables



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.

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 here to help you every step of the way.

Main Office

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- 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

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- 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
- Mikel Booker.....5 years
- Alexis Roy..... 3 years

Holiday Closings

- Independence Day
 Monday, July 5th
- Labor Day
 Monday, September 6th



"Everything we do, we do for you!"