PUBLISHED QUARTERLY FOR MEMBERS OF KSW FEDERAL CREDIT UNION





KSW ANNUAL MEETING 2022

The 68th KSW Annual Meeting will be held 4/12/22 at 5:30pm in virtual format. This year, we will again be Zooming the meeting and we are excited about it. 2022 continues to bring us new challenges, formats, and opportunities to customize our operations to serve you, our member.

YOU ONLY NEED TO REGISTER ONCE. If you have done so already, thank you. We will send you a link at Noontime on the 12th. If not yet registered, please visit kswfcu.org and click the "2022 Annual Meeting Banner ," and then fill out the registration form to receive the link via email. The link will have phone numbers to call if you are unable to attend through a computer. Membership eligibility is required to attend this business event. Member registration will also enter you into a drawing for one of our cash door prizes however, you must be present to win.

James & Veilleux Scholarship

KSW Federal Credit Union will grant a \$500.00 scholarship to a graduating senior. We are now accepting applications. The winner will be notified at their school's graduation awards ceremony. To be eligible to apply:
1.) The applicant must write a 200 word essay centered on, "Invest in Your Community." 2.) Be a member of KSW Federal Credit Union for 6 months or more. 3.) Have been accepted to an accredited college, university or technical school. 4.) Demonstrate passing grades in all subjects and participate in community service. For full details on how to apply see www.kswfcu.org/james-a-veilleux-scholarship



Kyle & Sarah's Column



The first quarter of 2022 was an exciting time for Kyle and Sarah's relationship. Leading up to Valentine's Day, Kyle sat down with Renee in the Loan Department and obtained a Whatever Loan. The Whatever Loan is a one-year low interest, personal loan for up to \$3000, for whatever you want. After securing the loan, Kyle set out to pop the question and Sarah said YES! With the funds secured through the Whatever Loan our couple was able to place a deposit on this summer's wedding. Sarah is so excited that she too is exploring the Whatever Loan to help finance a honeymoon in Aruba.

To get your Whatever Loan, simply log into home banking, click apply for a loan, fill out the application and the process is started. KSW Federal Credit Union is an equal opportunity lender. Membership ability is required. Annual percentage rate for repayment is based on credit score evaluation. KSW is Federally Insured by the

NCUA.



Thank You!



In 2021, Maine Credit Unions' Campaign for Ending Hunger fundraised a total of \$930,367.80, thanks to the generous support of members (YOU!), employees, volunteers, and local businesses. Maine Credit Unions' Campaign for Ending Hunger has raised over \$11.3 million since its inception in 1990.

The Campaign provides funds to organizations like Good Shepherd Food Bank, Full Plates Full Potential, schools, colleges, food pantries, and meal sites to get food into the hands of hungry Mainers. Dollars raised by the Campaign stay in Maine. We appreciate your contributions and ongoing efforts! Thanks for being on our team. For more information or to donate, please visit https://campaignforendinghunger.org/.

Shared Branching: The Best Kept Secret

Whether you're planning a trip or moving away from home, it's time to tell you about Shared Branching. This nationwide community of credit unions allows you to do your banking at any participating branch - that's over 5,700 locations while keeping your account at your home credit union. What's the catch? There

isn't one. Here's why Shared Branching is the best kept secret. Rather than competing against one another, credit unions have developed a community of cooperation to bring members the best services they can offer.

Through Shared Branching, you are welcome to do your banking at any participating credit union across the country. There are more than 170 locations

in Maine alone - more branches than any bank in Maine! If you're starting college or traveling for work, Shared Branching ensures that you won't be far from a convenient credit union. You are afforded the flexibility to move and travel all while remaining loyal to your local credit union. So, whether you need to withdraw money, deposit a check, or make your loan payment, you

can take care of all your financial needs away from home. Best of all, Shared Branching is a completely free service! There aren't any hidden fees or charges when you stop into a participating location. Credit unions are

doing this for your convenience, not for a profit. Check out mainecreditunions.org to find the branch nearest you, and stop in on your next trip out of town.



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

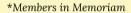


Board of Directors

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

Supervisory Committee

Margaret Johnston, Chairperson Faylene Duguay, Co-Chairperson Jean Genest, Member Poppy Bridges, Member YOU CAN WIN THINGS Renette Couture, Sec. Member *Elaine Jacques, Honorary Member *Herb Nielsen, Honorary Member



Anniversaries William Crawford...... 8 years Lee Plisga..... 7 years Michelle Brassbridge.. 4 years

Holiday Closings

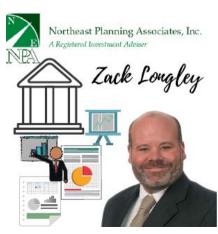
Patriots' Day Monday, April 18th Memorial Day Monday, May 30th







"Everything we do, we do for you!"



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.

APRIL REPORT