



January 2020

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## 2019 WAS GREAT BECAUSE OF YOU!

2019 has been a wonderful year and none of it would be possible without you. Remember, being a member of a credit union means you are the owner. This truly is **your** credit union. We look forward to helping you make 2020 even better than 2019. On behalf of the entire KSW Federal Credit Union, Staff and Board of Directors, Happy New Year. Thank you and "Everything we do, we do for you."



2020 is the year of Kyle.

KSW is proud to tell you the story of Kyle. Kyle is our new mascot and he is always smiling because he is KSW COMPLETE.

Kyle wants you to take full advantage of what your membership offers, from Auto Loans to KASASA Rewards Checking. Kyle did his holiday shopping with a KSW Visa card. He has put money aside to watch it grow in the great rates certificate program. Kyle will be helping Monty Moose retire and is going to be leading the children's savings program. Digitally, Kyle has already taken over the KSW website and soon you'll be seeing him on TV.

## A REAL FRAUD STORY



Recently, a member fell victim to a scam. The member is allowing their story to be shared, so that it may save other members from the same outcome.

A member was on a dating site and was approached by a stranger to develop a relationship. The scammer pretended to show interest and concern for the member. Eventually, a level of trust was created between the member and the scammer. The scammer offered to help the member by depositing checks into the members' account. The member shared their online account information, then the scammer deposited checks remotely with an agreement that some money would be sent back to the scammer. The Remote Deposit checks were returned as altered/fictitious and the members' account was debited for the check amounts, along with a \$15.00 fee for each returned check.

The member wanted to believe that this person was being helpful, but they were only being deceitful. If you are approached by someone who asks for your account/login information, please do not share your information. Once a scammer accesses your online account, they have access to your account numbers. Utilizing the account number, they would be able to create automatic debits to post to your account.

If you do fall victim to a scam, please call the Credit Union immediately. Please remember that we are here to help you.

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

When you're a member of KSW FCU, you have 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.

# Business Member Spotlight

AK&S Drywall was incorporated in 2009 by owner Alva Philbrook. "It's the experience that matters," Alva tells us. Alva has been in the drywall business for over 30 years. AK&S Drywall is a family run organization that, "let's the work they do, do the marketing for them," Philbrook tells us. They specialize in Steel Metal Framing, Plaster and Drywall Finishing, & Ceiling Textures. For AK&S Drywall, there is no job to big or to small.

KSW and AK&S Drywall have had a business relationship spanning over a decade. Alva and his family are very proud members of KSW and he tells us that he, "enjoys seeing the friendly faces and person touch that KSW provides." Alva Philbrook, provides that same personal touch to his clients by physically quoting each job they do. He also, visits each job site and oversees the progress himself.

If your home, business or office has Drywall needs, call AK&S Drywall for a free quote.

## Home Improvement Projects to Do This Winter

- Install a programmable thermostat. If you haven't already taken steps to save energy, an easy project is installing a thermostat that allows you to automatically set the temperature for different times of the day.
- Insulate your water heater. Another way to save energy is to lower the temperature of your water heater by insulating it with an insulation kit from your local hardware store.
- Get organized! With more time spent indoors during the winter, it's a great time to tackle your home's organization. Installing a modular closet-organizing system is a great way to cope with cabin fever and be productive.
- Hire a contractor. Business for contractors usually slows down in the winter, so now is a great time to finish the basement, transform the bathroom or remodel the kitchen. Be sure to visit our website [kswfcu.org](http://kswfcu.org) or talk to a loan representative to get a quote for a great rate on a home equity loan.

Something else to keep in mind: Heating costs almost always jump as the temperature drops, so ask us about our home heating loan options. KSW FCU can help with financing and possibly save you hundreds. Stay warm!

Make your money work for you. Just KASASA!

Free Kasasa Saver® is saving simplified. It links to your free Kasasa Cash® or Kasasa Cash Back® checking to help you save effortlessly every month.

Ask for **KASASA**



KSW Solutes You!

Cheryl Beach, Belfast's Member Services Representative, will be retiring on February 1, 2020, after nearly 26 years of service. We will all greatly miss Cheryl's knowledge, skills, cheer, and devotion to our members. Best wishes, Cheryl!

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[www.kswfcu.org](http://www.kswfcu.org)

### Board of Directors

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Poppy Bridges, Member  
Elaine Jacques, Member  
Renette Couture, Member  
\*Herb Nielsen, Honorary Member  
\*Members in Memoriam

### Anniversaries

Deseree A Gilman.....35 years  
Renee Pellerin .....25 years  
Jane Moroney .....16 years  
Julie Blakney .....15 years  
Kim Havey .....15 years  
Kathleen Burbank .....3 years

### Holiday Closings

**Martin Luther King, Jr. Day** ·  
Monday, January 16

**Presidents' Day** ·  
Monday, February 20

