



Fall 2020

NOW OFFERING



A ZERO CONTACT SOLUTION

### Kyle's Column

The fall quarter of the year is here and it's KSW Kyle's favorite time of year. Kyle loves the vibrant colors of changing leaves, the smell of pumpkin all over and the magic of the holiday season. Kyle has had to be socially distanced from his friend Monty Moose during the pandemic but he is going on an adventure with his new friend



Sarah. Kyle and Sarah are celebrating Halloween together by going shopping the very next day and taking advantage of Our Great Pumpkin the KSW Visa Scorecard with a locked in rate of 6.99% from Halloween till Christmas Eve on all transactions including balance transfers.

To join Kyle and Sarah on this adventure you will need your own KSW Great Pumpkin. Applying is easy and can be done online at [www.kswfcu.org](http://www.kswfcu.org)

### NOTICE OF VIRTUAL ANNUAL MEETING

October 21st 6:30 pm  
Please see [www.kswfcu.org](http://www.kswfcu.org) for more details



Autumn is Here!  
And everything is pumpkin again

## KSW NOW OFFERS THE PAYS!

Do you have a smartphone? Are you looking to simplify how you make payments? Apple Pay, Google Pay, and Samsung Pay are mobile wallet apps that allow you to conveniently make purchases with your phone. Here are a few reasons why you should take advantage of the Pays:

### Increased Security

All data stored within the Pay apps are encrypted. That means all of your sensitive information like credit card and personal identification numbers aren't transmitted while making a payment. Instead, random transaction codes that can't be duplicated and rely on certain security features are used to authorize payments. The security features could be a password, fingerprint detection, or even facial-recognition technology. If someone were to steal your physical wallet, they would have immediate access to your cards. If someone were to steal your phone and attempt to make purchases with one of the Pays, they would be out of luck due to the security features.

### Convenience

When using one of the Pays, you can make your purchases quickly by tapping or holding your phone near a retailer's checkout terminal. You don't have to dig around your wallet or purse for your physical card. Additionally, the process is virtually contactless. This is an especially attractive option for those looking to limit contact with others amid the COVID-19 pandemic. Also, along with debit and credit cards, the Pays can store loyalty cards and gifts cards. This allows you to keep everything in one place without cluttering your wallet or purse.

### Awards Integration

When using our credit card, you receive score rewards. When using your card this way, you'll still receive those awards when using the card through Apple Pay, Google Pay, or Samsung Pay.

After considering these benefits, you will probably ask yourself why have I waited so long to download a Pays app on your mobile device. If you need help utilizing the Pays, reach out to us for assistance.

**OUR GREAT PUMPKIN**

**\*6.99% APR**

No Annual Fees  
No Cash Advance Fees  
No Balance Transfer Fees  
Generous Rewards Program

**KSW Federal Credit Union**

**SCORECARD VISA**

\*Annual Percentage Rate period is from Halloween to Christmas Eve



# Business Member Spotlight

The Wright Place LLC is a family owned and operated dairy farm in Clinton, Maine which opened in 1956. The Wright Place has been an established business member of KSW Federal Credit Union for over a decade. The Wright Place is a fourth generation family farm operated by three generations of family members. Proudly, a supplier of Oakhurst Dairy and a co-op Cabot member, The Wright Place milks 700 head, plants about 670 acres of corn, and harvests about 1040 acres of hay three times a year.

The Wright Place is also the perfect place to purchase farm raised beef for your freezer. Check them out on Facebook or give them a call at 207-426-8904.



## Credit Union Week: Lunch On Us!

October 15th is International Credit Union Day—an opportunity to raise community awareness and recognize the dedicated service provided by the people who work in your CU. On Thursday October 15th, KSW in Waterville will have free hamburgers and hot-dogs catered by Rita's Catering from 11 am to 2 pm. Then on Friday, October 16th you can join us in Belfast for another lunch time parking lot celebration.

## ENTER FOR A CHANCE TO WIN CASH

In the month of November, KSW is holding a promotion to help generate funds for Special Olympics and Ending Hunger. The Cash Calendar is your chance to win just that, CASH. In October, we will sell individual tickets for ten dollars to go into a raffle style drawing where each business day you can win a chance to double your investment. During the contest, one lucky winner, on every Friday will receive a spin the cash wheel bonus, for a chance to win even more money. All proceeds will go to the KSW Social Responsibilities Committee for distribution.

## New Head Teller

A special congratulations to our new Head Teller, Angela Giguere. You may know her from the Waterville drive-thru window but now she will be transitioning to an office. Angela has been with KSW for over 4 years. She is an Albion resident, married to her husband Bradd and mother to two children Madison (6) and Bennett (2). Angela is a wonderful addition to the leadership team and a shining example of what KSW Federal Credit Union represents.



**WINTER 2020**

We offer heating equipment and fuel loans at a low rate. If you need a wood stove, new oil tank or furnace we can help.

### Main Office

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

### Branch Office

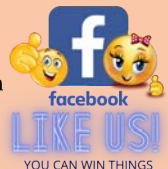
135 Waldo Ave. · Belfast, ME 04915  
(207) 338-5160 · Fax: (207) 338-6129  
[www.kswfcu.org](http://www.kswfcu.org)

### Board of Directors

John Picchiotti, Chairman  
Melissa Noonan Richards, Vice Chairman  
Teresa Rael, Recording Secretary  
Judith B. Irving, Treasurer  
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Phil Bofia, Member  
Michelle Fate, 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.....27 years  
Sharon Noel .....10 years  
Darcy Smith .....2 years  
Nicole Keniston .....1 year  
Jennifer Kenney .....1 year

### Holiday Closings

Columbus Day  
Monday, October 12th  
Veterans Day  
Wednesday, November 11th  
Thanksgiving  
Thursday, November 26th  
Christmas Eve  
Thursday, December 24th (1pm)  
Christmas  
Friday, December 25th  
New Years Eve  
Thursday, December 31 (3pm)  
New Years Day  
Friday, January 1st

