

Spring has Sprung!



Spring 2020

GETTING A GOOD CAR DEAL THIS MONTH

If you're in the market for a new car, now could be a great time to get a good price. To save when you buy your wheels, follow these steps:

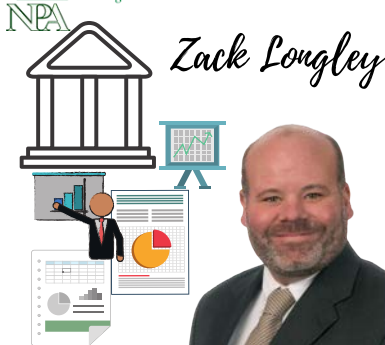
- Line up your financing with us. Currently our rates start at 4.24% APR for new and used vehicles. When we prequalify you for a loan with KSW, you'll not only know your target price range but will also gain negotiating clout. Dealers know prequalified buyers are serious.
- Time your purchase. Salespeople usually have monthly quotas to meet, with bonuses for any additional business. So aim for the end of the month if you're looking for a deal, says Edmunds.com. Also consider scheduling your visit early in the week, when there are fewer customers and the sales staff is apt to be more attentive.
- Choose a dealership. It's best to get quotes from several dealers, either online or offline. Definitely check out the finalists in person. Trust your gut. If you don't like the way you're treated, go elsewhere.
- When evaluating price, don't dwell solely on the monthly payment. To make the monthly tab more affordable, the dealer may propose stretching out repayment over five or six years. But your car may not be worth much by the time you pay it off—and in the meantime, you'll hike your total borrowing cost. With a 3% loan, for example, you'd pay \$1,561 in interest to borrow \$25,000 for four years. Change that to six years, and your interest would go up to \$2,348!
- Don't automatically agree to an extended warranty. Dealers love to sell this add-on. But if you check with us, we can offer you a discounted rate.

Once you find the right vehicle at the right price, we'll make the financing easy. In most cases, funds are available the same day. Just call us at 207-872-5602 and ask to speak with a loan officer.



PLAN FOR YOUR FUTURE

Northeast Planning Associates, Inc.
A Registered Investment Adviser



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.

Zack'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.



Kyle's Column

The first quarter of the year has been very busy for KSW Kyle. Kyle made his cable television debut telling everyone WHATEVER. The Whatever Loan is a one year term loan for up to three thousand dollars. The commercial has been nominated for an award and is being showcased by WGME channel 13 because of the animation.

Kyle is now the owner of the store front that houses the inventory where children can spend their Monty Moose Money. Kyle has also taken on the task of getting involved with all of our products and services. To see more Kyle simply check out our website at www.kswfcu.org

MONTY MOOSE PROGRAM



Business Member Spotlight

Pen-Bay Tractor Supply Company was founded in 1985 by Clyde Wishart. Its original location was in Burnham. In 2011, the family business moved down the road two miles to the new shop in Clinton. Owned and Operated by the Wishart family (current CEO- Dan), Pen-Bay Tractor opened s KSW business account the same year that the shop moved.

In 2012, Pen-Bay Tractor became a licensed dealer of LS Tractor. Since then, their inventory has continued to grow offering Alamo mowers and parts, Bush Hog, Red Max, and JS Woodhouse as well as used equipment.

If you're in need of any of Pen-Bay Tractors services or supplies, KSW invites you to get prequalified for finance options. Recreational new and used rates start as low as 6.24%

Call or visit Pen-Bay Tractor to see what they have to offer. They would love to hear from you!!



PEN-BAY TRACTOR

1707 Bangor RD, Clinton, ME 04927, US EST 1985

(207)426-8594 www.penbaytractor.com



KSW CARES– CFO Julie Blakney.

I have been volunteering at the Travis Mills Foundation throughout the year on weekends and I spent Memorial Day morning volunteering at the Miles for Mills event. Just recently, I was able to spend another day at the Travis Mills Retreat.

I started the day volunteering for breakfast. It is a shift that starts at 6am and ends at 10am. I am an early bird, so the 6 o'clock start works for me. Usually they have a tough time filling this spot, they like to have 3 volunteers who help the cook that works for the TMF. We set up for breakfast, then serve the food to recalibrated veterans, their families and care givers. After the breakfast, there is cleanup then prepping for lunch.

After breakfast, I volunteered for the outdoor activities. This can include snowshoeing, cross country skiing, ice fishing and sliding. This day was about sliding. It's not just for kids! The adults participated as well. It was fun to see the families enjoy this activity together. There was a four year old girl with no fear, going fast down the hill at the retreat. Then she would make her way up the hill for another trip. Her mom expected her to take a very good nap after sliding! Other children were playing in the snow and making jumps for their trips down the hill. Then there were two young brothers from Alabama that were enjoying their time so much. The smiles on their faces, as they quickly went down the hill were fun to witness.

This year, the TMF have increased the number of weeks that they are serving re-calibrated veterans, their families and caregivers. It is a testament to their commitment to the ones that have given so much to our country.

Please take the time to visit their website: <https://travismillsfoundation.org/>. I believe that you will be inspired by the work that is being done to help this well-deserved group. If you are interested in volunteering, please email John Romac at john@travismillsfoundation.org.

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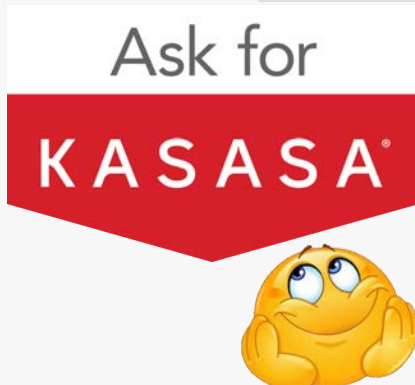
**Members in Memoriam*

Anniversaries

- Rhonda Carver.....20 years
- William Crawford6 years
- Lee Plisga5 years

Holiday Closings

- Patriots Day**
Monday, April 20
- Memorial Day**
Monday, May 25



April 25th 2020
@ Thomas College
www.runsignup.com/oneinfive5k

