

KSW FEDERAL CREDIT UNION

PUBLISHED QUARTERLY FOR MEMBERS OF
KSW FEDERAL CREDIT UNION

Welcome!

We would like to welcome Sarah Levasseur to KSW Federal Credit Union. Sarah is our new Drive-Up Teller at our Main Branch in Waterville. We are excited to have her join our credit union team!

Remembering Annette Jacques and Jeannine Genest

We want to take a moment to remember Annette Jacques and Jeannine Genest who both served on our supervisory committee for many years. We appreciate their countless hours volunteering on our committee and our deepest condolences go out to their family and friends.

KSW's 70th Annual Meeting

KSW Federal Credit Union's 70th Annual Meeting will be held at 6:00 PM on Tuesday, April 16th at the Winslow VFW. At this year's event we will have an Italian Buffet catered by Rita's Catering. Following dinner, there will be a business meeting with the election of board members. After this, there will be door prize giveaways where you must be present to win a prize. We ask that you please register for the event online at kswfcu.org/annual-meeting/ or call our Marketing Specialist at 207-872-5602 ext. 1227.

Main Office

222 College Ave.
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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
Denise Beckett, Member
Heather Drew-Clark, Member
Anne Boulette, Honorary Member
Deseree Gilman, Member
*Auguste Fortin, Honorary Member

Supervisory Committee

Margaret Johnson, Chairperson
Faylene Duguay, Co-Chairperson
Poppy Bridges, Member
Renette Couture, Sec. Member
Gail Dudley, Member
*Elaine Jacques, Honorary Member
*Herb Nielsen, Honorary Member
*Annette Jacques, Honorary Member
*Jeannine Genest, Honorary Member

*Members in Memoriam

Anniversaries

Bill Crawford - 10 years
Aiden Starkey - 2 years
Stacie Brown - 1 year
Jennifer Clark - 1 year

Holiday Closures

Patriots' Day - Monday, April 15th
Memorial Day - Monday, May 27th
Juneteenth - Wednesday, June 19th

Don't Fall for Spoofing Scams!

Receiving an unexpected call about fraud on your account from a number that appears to be originating from your credit union, or another institution, can be alarming. But credit unions will NEVER contact you by phone and ask you to share account information. Don't fall victim to a phone spoofing scam! Keep your personal information private. When in doubt, hang up!

Thinking About Buying a New Car?

When buying a new car, several factors should be carefully considered to ensure that you make a well-informed decision that aligns with your needs, preferences, and budget.

Firstly, determine your budget. Consider not only the purchase price of the car but also ongoing expenses such as insurance, maintenance, fuel, and taxes. If you decide to finance, KSW Federal Credit Union has options with competitive rates!

Next, assess your transportation needs and lifestyle. Consider factors such as the size of your family, daily commute, parking availability, and typical driving conditions. Determine whether you require a compact car, SUV, truck, or hybrid vehicle, and prioritize features such as fuel efficiency, cargo space, safety technology, and towing capacity accordingly.

Research different makes and models to find one that suits your preferences and meets your requirements. Compare features, performance, reliability ratings, safety features, and reviews from reputable sources. Take test drives to evaluate the handling, comfort, and overall driving experience of each vehicle.

Don't forget to consider long-term factors such as resale value and depreciation rates. Certain brands and models hold their value better than others, which can significantly affect the total cost of ownership over time.

By carefully considering these factors and conducting thorough research, you can make a well-informed decision when buying a new car that meets your needs, preferences, and budget.