

Acadia Federal Credit Union Newsletter



A quarterly newsletter published for its members

Message from Our President

Dear Member:

As the leaves are changing colors, so are things here at the credit union. Recently enacted regulations have forced us to change payment due dates for many of our members on their loans. The speed at which the credit union had to react to this new regulation was unprecedented but accomplished by the deadline. Other changes that we are working on are the introduction of a courtesy pay program as well as an electronic bill pay program. The courtesy pay program, which will honor a member's check for a short period of time should the account be overdrawn, should be in operation around November 1st. We are hoping to have the electronic bill payer program up and going before the end of the year. The electronic bill payer program will allow members to pay various bills on-line through the use of a computer eliminating the need to write and mail a paper check.

Another big project that we are working on is the installation of an ATM machine at the St. Francis branch. The ATM will be accessible 24 hours a day and will better serve our membership in that area. The machine should be in operation by mid October.

Thank you for taking the time to read this newsletter. I welcome your comments and suggestions to improve services at Acadia Federal Credit Union. I wish you all a great day!

Sincerely,

David Desjardins, *President/CEO*

ddesjardins@acadiafcu.org

Credit Union Week

Join us for Credit Union week, which will be October 11-17. Stop in and help us celebrate. We will be serving coffee, donuts, soda and desserts.

Annual Member Picnic

Our Annual Picnic was held in Fort Kent in conjunction with our Open House on July 12. The winner of our 40-inch Flat Screen TV was **Lorraine Deschaine**. We also had a 50/50 raffle which had three winners of \$75 each: **Diane Dube**, **Autumn Bouchard**, and **Don Audibert**. Over 400 people attended the Picnic and Open House in Fort Kent. Madawaska and St. Francis held the annual picnic on August 9 and also had 50/50 raffles. Madawaska's winner was **Natalie Ringuette** winning \$116; St. Francis' winner was **Odette Ouellette** winning \$35.50. Congratulations to all our winners!

Welcome College Students

The Acadia Federal Credit Union welcomes all college students, new and returning. You can access your accounts 24/7 free with home banking, Teller-PhoneSM, or an ATM/Debit Card.* We now offer Shared Branching, which allows you to deposit or withdraw from your account at many different credit union locations. Ask us for more information.

**Use one of our ATM's to have no fee, located at the University of Maine Fort Kent, NMMC, our Madawaska Branch at 90 Main Street, or our Main Branch at 9 East Main Street, or any SURF ATM.*



Mission Statement: Acadia Federal Credit Union – Providing quality services, maintaining financial stability, and investing in our local communities.

Route 66 Extended Warranty

Not sure if you should purchase the extended warranty at the dealership?

Route 66 Warranty has a complete line of coverage designed to keep your vehicle on the road. Even the most reliable vehicle can develop a mechanical problem, that's why so many people depend on Route 66 Warranty. No matter where you travel in the United States, we protect you against major mechanical expenses, and there is **no deductible** on covered parts and labor. All plans come with 24/7 Emergency Road Service. Speak with one of our Loan Officers for more information.

GAP: Guaranteed Auto Protection

In the event that your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared an insured total loss, your insurance company pays the actual cash value of the vehicle at the time of loss, not what the vehicle is really worth to you!

You remain liable for payment of the difference between your insurance company's settlement and the balance of your loan.

This deficiency, added to the amount of your deductible, time lost from work, rental car costs, replacement vehicle, and other expenses can easily be thousands of dollars—money that comes out of your pocket.

Benefits and eligibility may include:

- All risk protection for new and used vehicles.
- Protection for vehicles valued up to \$100,000 at time of purchase.
- Benefits paid up to \$50,000*
- Deductible coverage up to \$1,000*
- GAP Plus option that includes a \$1,000* down payment credit.
- Protection for the term of your loan up to 84 months.

**Except as limited by state or program provisions.*

Insurance Innovations GAP provides you with:

- **Security:** You can ease the financial burden associated with the loss of your vehicle.
- **Protection:** Your credit rating and the value of your vehicle are protected.
- **Stability:** You are assured a positive financial transition when it is needed most.
- **Peace of Mind:** Your worries about further financial loss are minimized.

Home Heating Improvement



Let us help you stay warm this winter with our special home heating improvement loan. If you are looking to update and upgrade your current heating system or install a new system, see us first. We can finance your improvements for up to \$5,000.00 at a rate as low as 4.99% APR* on a purchase such as a wood, corn, or pellet stove or a furnace boiler. Hurry, this is for a limited time. Speak with a loan officer today in one of our branches.

**Annual Percentage Rate*

EMPLOYEE NEWS

Congratulations to the following employees for their years of service:

Elaine Jandreau 23 years	Gina Ouellette 6 years
Mary Ann Boucher 22 years	Nancy Daigle 4 years
Becky Bouley 19 years	Esther Cote 3 years
Erica Albert 13 years	Nora Michaud 1 year
Linda Bechard 9 years	Aubrie Daigle 1 year

HOLIDAY CLOSINGS

Columbus Day Monday, October 12	Christmas Friday, December 25
Veterans' Day Wednesday, November 11	New Year's Eve Thursday, December 31 Closing at 4:00 p.m.
Thanksgiving Thursday, November 26	New Year's Day Friday, January 1
Christmas Eve Thursday, December 24 Closing at Noon	Note: Our offices will be open on Saturday, December 26 and Saturday, January 2 for regular Saturday hours.

BUSINESS HOURS

Fort Kent Branch

Lobby

Mon.-Thurs.	8:30 A.M. - 4:30 P.M.
Friday	8:30 A.M. - 6:00 P.M.
Saturday	9:00 A.M. - 12:00 noon

Drive-Up Window

Mon-Thurs.	8:30 A.M. - 5:00 P.M.
Friday	8:30 A.M. - 6:00 P.M.
Saturday	9:00 A.M. - 12:00 noon

E-mail: fortkent@acadiafcu.org
Phone: 207-834-6167

Madawaska Branch

Lobby

Mon.-Tue.	9:00 A.M. - 5:00 P.M.
Wednesday	9:00 A.M. - 5:30 P.M.
Thurs.-Fri.	9:00 A.M. - 5:00 P.M.
Saturday	8:30 A.M. - 12:00 noon

Drive-Up Window

Mon-Fri.	8:30 A.M. - 5:30 P.M.
Saturday	8:30 A.M. - 12:00 noon

E-mail: madawaska@acadiafcu.org
Phone: 207-728-4121

St. Francis Branch

Lobby

Mon.-Wed.	8:30 A.M. - 4:00 P.M.
Thur.-Fri.	8:30 A.M. - 5:00 P.M.
Saturday	8:30 A.M. - 12:00 noon

E-mail: stfrancis@acadiafcu.org
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