

# Acadia Federal Credit Union Newsletter



*A quarterly newsletter published for its members*

## Message from Our President

Dear Member:

It's annual meeting time again and I extend an invitation to all members to attend our annual meeting on Wednesday, April 29, 2009 at the Fort Kent Elementary School gym starting at 7:00 P.M. The annual meeting is a time for you to get an update on how we did in 2008 and also to what you can look forward to in 2009 from your credit union. It is also the time where the membership votes for directors to fill terms on the Board. Unlike banks where you would actually have to own stock in the bank to attend and vote at an annual meeting, credit union membership automatically provides you with that benefit. So whether you have \$25 or \$250,000 in your account, I encourage you to attend our annual meeting to get the "inside scope" on our organization. Remember, it's one member, one vote regardless of the balance in your account. That's the credit union difference! And who knows, you may go home with some great door prizes as well!

Hope to see you on April 29th.

Sincerely,

**David Desjardins, President/CEO**  
ddesjardins@acadiafcu.org

## Annual Meeting April 29

Our Annual Meeting is more than just a business get-together that happens once a year. It's a solid commitment by staff, members and volunteers to keep the credit union vibrant and healthy. It's important to attend. As a member, you are a part owner of the credit union. What happens to the organization is very important to you—and to the rest of the membership. At the Annual Meeting, you have a chance to learn how well the credit union is doing, and you can meet with credit union staff and other members on a social basis. You'll also have a chance to ask questions or raise issues. More important, you will have the opportunity to elect fellow members to the Board of Directors who oversee the operation of the credit union. Your participation in this event is essential.

**Acadia Federal Credit Union Annual Meeting**  
**Wednesday, April 29, 2009 at 7:00 p.m.**  
**Fort Kent Elementary School**  
**Refreshments will be served, and door prizes will be awarded.**

## Gift Cards: The Perfect Gift

With graduations just around the corner, you may be thinking of the perfect gift to give that graduate. Why not a gift card? It's inexpensive, you don't have to shop around, which means less stress, and it can be used anywhere Visa® is accepted. Gift cards can also be used for weddings, birthdays, or just because.



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

## Shared Branching is coming to Acadia FCU!

Are you visiting another part of Maine or the USA?

Your credit union is there for you! Whether you are across town, moving or retiring to another part of the state, or perhaps traveling throughout the United States, you can still stay close to your credit union account. At branches where the swirl logo appears (show logo graphic), you can access your account and have a member service representative answer your questions every time you visit. More than 3,000 credit unions nationwide enable you to perform your financial transactions at your convenience. Any Credit Union Service Center can take care of all your business, including:\*

- Deposits
- Transfers
- Statement printouts
- Withdrawals
- Balance inquiries

All you need to do is provide the member service representative at the Service Center with your account number and a valid photo ID, and you're on your way. Credit unions are known for working together cooperatively to better serve members, and the participating Credit Union Service Centers in Maine are ready and waiting to provide you with the same great credit union service you're accustomed to. Look for the swirl logo on the door welcoming you. This service will be available to all members on May 1, 2009. Ask us for more details.

\*Some restrictions may apply, based on a location's cash availability. Availability of funds deposited to your account will depend on your credit union's policy. Funds may not be immediately available.

## Youth Weeks

Our Second Annual Youth Week promotion will be April 20–May 2, 2009. We encourage children ages newborn to 18 to come in and make their own deposits or open an account during these two weeks. All children 12 and under who come in to make a minimum deposit of \$5 or open an account with us will receive a gift certificate for a Lil' Webkinz. All young adults ages 13 to 18 who come in and deposit \$25 or more will be entered into a drawing for an iPod.

## Important Notice

Effective June 1, 2009, rates will be 0.65% on regular Share Accounts, IRA Shares and all Club Accounts. Rates will be 1.00% on all Super Share Accounts and 0.25% on Share Draft (Checking) Accounts. Please contact us with any questions or concerns.

## Vehicle Payoff

Just finished paying your vehicle loan? Make sure you keep your title in a safe place. If you later decide to trade-in or sell your vehicle, you will need to have your title. The state of Maine charges for lost titles, so keeping your title safe will save you money.

## Construction Update

Our construction project at the Fort Kent branch is almost completed. Please keep an eye out for the open house we will be hosting in the near future. This will be a chance for the public to tour our new and updated facility. Watch for ads in the local newspaper for the date!

## EMPLOYEE NEWS

Congratulations to the following employees for their years of service:

Beverly Cote – 1 year  
Pierrette Boucher – 1 year  
Tara Cyr – 2 years  
David Desjardins – 5 years  
Lisa Michaud – 5 years  
Luis Sanclemente – 5 years  
Jessica St. Jean – 5 years  
Diane Plourde – 6 years  
Nicole Ayotte – 8 years  
Angie McBreairty – 9 years  
Karen Bouchard – 16 years

## HOLIDAY CLOSINGS

**Memorial Day**

Monday, May 25

**Independence Day**

Saturday, July 4

## 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](mailto: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](mailto: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](mailto:stfrancis@acadiafcu.org)

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