

# dollars & sense

Eastmill Federal Credit Union Newsletter  
Spring 2023

## Message from the President

Winter is finishing up and we are getting ready to jump into Spring headfirst. It's so great to have the warmer weather upon us and have our days stay light longer. I know for someone like me who enjoys winter activities like ice fishing and snowmobiling, it is a little bittersweet to see the snow and ice melting away, but I am also excited to see the grass again and all the great things that the warmer months have in store for us. With that being said, Spring is a great time to start thinking of all those projects around the house that may have been put off due to the cold weather. A Home Equity Line of Credit is a great way to take advantage of the equity you have worked hard to build in your house and tackle some of those projects with a low interest rate and some great repayment terms. When you use a home equity line of credit the interest rate is typically lower than if you were to finance those projects with a personal loan or on a credit card. We have options for a variable rate as well as a fixed rate. Give us a call and let's talk about the different options that we offer to help you get those projects completed.

I would also like to take a moment to point out some of the services that we offer to help make doing business with us as easy and convenient as possible, even without coming into our offices or calling us. With our Online Banking and Mobile App, you have the ability to safely and securely view your balances, transactions, make transfer between accounts as well as make loan payments on your loans here. Another great service that we offer is Remote Deposit Capture. With this service on our Mobile App, when you receive a check, you can snap a picture of the check and electronically deposit it to your accounts here right from the comfort of your own home. It's a great way to save time, gas, and energy from trying to get to the Credit Union during business hours. I would also like to mention that for those of you that may not be physically located near one of our branches. Shared Branching is a great service that we offer where you can go into another participating Credit Union and conduct transactions on your Eastmill Federal Credit Union account. The Shared Branch Network consists of over 5,000 Credit Unions nationwide! All you need to do this is have your member number and your ID. A shared branch locator can be found right on our website under the industry links section. For more information on all the great services we offer, please visit our website @ [www.eastmillfcu.org](http://www.eastmillfcu.org).

I want to thank all of you for your business and for trusting us with your finances. We truly appreciate all of you.

Regards,  
Derek J. Hebert  
President / CEO

## 68th Annual Meeting Schenck High School Auditorium Friday, May 5, 2023 6:00 PM

Members are invited to attend Eastmill Federal Credit Union's Annual Meeting. This marks the one time each year when specific decisions are made, and important events take place.

- Management provides a financial review of the year-end 2022.
- Special announcements are made.
- Cash door prizes are awarded and every member in attendance receives a gift.

Please attend to exercise your rights as a member. You have a voice in the running of your Credit Union. You'll get the opportunity to meet management and staff and interact with other members as well. Door prize tickets will be given at the door to those members in attendance.

We look forward to seeing you!



### 24 MONTH CD SPECIAL

# 4.35% APR\*

\*Annual percentage rate. Annual percentage yield 4.438%  
Annual percentage yield is accurate as of 03/01/2023.  
Rates subject to change without notice. Other conditions may apply

# EASTMILL FEDERAL CREDIT UNION

“Working hard for our Members”

60 Main Street  
East Millinocket, ME 04430  
207-746-3428  
Open Monday – Friday  
8:00 A.M. – 4:30 P.M.

4 Church Street  
P.O. Box 481  
Patten, ME 04765  
207-528-6222  
Open Monday – Thursday  
9:00 A.M. – 3:30 P.M.  
Open Friday  
9:00 A.M. – 5:00 P.M.

www.eastmillfcu.org  
Email: info@eastmillfcu.org  
Toll Free 1-844-352-3428

## Holiday Closings

The credit union will be closed on the following days:

**Memorial Day**  
Monday, May 29

**Juneteenth Day**  
Monday, June 19

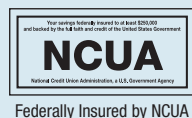
**Independence Day**  
Tuesday, July 4

## Like us on Facebook

### Mission Statement

Eastmill Federal Credit Union is a non-profit, member-owned financial organization providing education and financial services in a personalized, convenient, friendly and professional manner, while maintaining financial stability.

The articles in this publication are for general information only and are not intended to provide specific advice or recommendations. We suggest that you consult with your attorney, accountant, financial or tax advisor with regard to your individual situation.



## credit union snapshots

We would like to congratulate the following staff members on their recent promotions



Left to right: Lisa Moore, Patti Smith, Crystal Brown and Sherri McLaughlin

Lisa Moore has been with Eastmill since 1995 when she was hired as a full-time teller. She worked her way up the ranks and became Head Teller. Lisa wears many hats at the Credit Union and now has been promoted to Branch Manager of our Main Office. Lisa works hard ensure our members are served with the utmost care and takes that extra step to always listen and help in any way she can.

Patti Smith has been involved in the Credit Union Movement for forty years. Patti was first hired by Bernice "Bunny" Jarvis in 1983. When Patti was hired, each teller kept records of accounts on cards in a card file. There were no digital records. Patti worked her way up within the organization to Accounting Assistant where she handled the books and the everyday financial operations of the Credit Union. Patti became, and still is, the Credit Union "Go-To" for many departments and soon became the Systems Supervisor with many huge responsibilities within the organization. Patti's latest accomplishment is her promotion to VP of Operations. Her daily tasks involve all aspects of the day-to-day operations of the Credit Union.

Crystal Brown started her Credit Union journey as a part-time teller from 2004 – 2008. She took a couple years off but returned to her teller roots in 2010. She was then promoted to Loan Clerk and was great addition to the loan department. Her recent promotion is to Full-Time Loan Officer. Crystal works hard for Eastmill and her smile brightens everyone's day.

Sherri McLaughlin first joined our Credit Union family in 2005. She took some time off but came back in 2014 as the Eastmill Receptionist. She was the happy voice members would hear when calling the Credit Union. She had many responsibilities as a receptionist and has now been promoted to VISA Coordinator. She is the lady to call if you have questions about your VISA Debit or Credit Cards. Sherri works hard for our members.



## Please help us in welcoming a "New, Familiar Face!"

Shellie Cote has joined our Credit Union Family again! Shellie was just re-hired as a full-time teller at our Main Office. Stop in and say hello!

## Scholarships

Each year, Eastmill FCU awards \$500 scholarships to eligible high school seniors. The funds awarded will be paid directly to the institution of higher learning after the first semester of school. There is a short application form to be filled out and returned to either branch office of the Credit Union. You can get a copy of the application on our website at [www.eastmillfcu.org](http://www.eastmillfcu.org). Rules and restrictions may apply. Application deadline is May 17, 2023.

