

dollars & sense

Eastmill Federal Credit Union Newsletter
Winter 2024

Message from the President

As we approach the end of another remarkable year, I am delighted to share some exciting developments and achievements at Eastmill Federal Credit Union.

First and foremost, I am pleased to announce the launch of our new and improved website. Our commitment to providing an enhanced digital experience led us to revamp our online platform to better serve your banking needs. The new website is designed to be more user-friendly, intuitive, and secure, ensuring that you have seamless access to the range of services we offer.

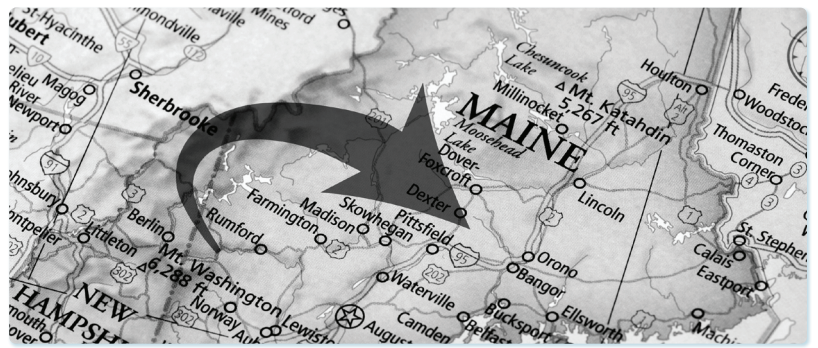
In addition to our website upgrade, we are thrilled to inform you that Eastmill FCU has also introduced a new and improved online and mobile banking system. This system is designed to provide you with greater flexibility, convenience, and security in managing your finances. We understand the importance of staying current with technological advancements, and these enhancements reflect our dedication to meeting your evolving banking needs.

Recently, Eastmill FCU had the privilege of participating in a Financial Fitness Fair at Stearns High School. The event brought together local high school seniors and juniors, providing them with valuable insights into financial literacy. We believe in the importance of empowering the younger generation with the knowledge and skills needed to make informed financial decisions, and we were honored to contribute to this educational initiative.

Looking ahead to the new year, we are filled with optimism and enthusiasm for the opportunities and challenges that lie ahead. The trust you place in Eastmill FCU inspires us to continuously strive for excellence and innovation in our services. We are dedicated to fostering a strong and enduring relationship with each of our members. Thank you for your trust in Eastmill FCU and we look forward to serving you in 2024.

Derek J. Hebert
President / CEO

What is Shared Branching?



Credit union Shared Branching is a cooperative venture among credit unions that enables members to access a range of services at any participating branch. It's a unique and member-focused initiative that exemplifies the collaborative spirit within the credit union movement, and we're happy to be a participant in this program! Key benefits for members include:

Convenience: One of the primary advantages of Shared Branching is the convenience it offers to credit union members. Whether traveling or relocating for the winter, members can access in-person services at any participating branch, just as if they were at their home credit union.

Expanded Access: Shared Branching significantly expands the physical footprint of credit unions. Members gain access to a broader network of branches, ATMs, and services, reducing the need for multiple accounts at different institutions.

Personalized Service: Shared branches uphold the commitment to personalized service that is a hallmark of credit unions. Members can conduct a variety of transactions, including deposits, withdrawals, loan payments, and account inquiries, all with the same attention to member satisfaction.

Cost-Effective: For credit unions participating in Shared Branching, the model offers a cost-effective way to provide extensive service capabilities without the need to establish new branches. It encourages resource sharing among credit unions, promoting efficiency and sustainability.

Go to SharedBranching.org or contact the credit union to learn more and to find a shared branching location near you!

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:

Martin Luther King, Jr. Day
 Monday, January 15

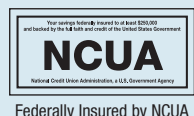
Presidents' Day
 Monday, February 19

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

Trim the Town Contest

The Patten Office entered the Patten Pentecostal Church "Trim the Town" decorating contest. Participating businesses decorated their establishments and the public voted for their favorite tree on the church's Facebook page. The business that received the most "likes", will keep the coveted Trim The Town trophy until a new winner is chosen the next holiday season. The Patten office missed the win by twenty-one likes! We had fun with the contest and will be ready for next year!



Festival of Trees

The fifth annual Katahdin Festival of Trees took place December 7-9, 2023. There was an array of stunning trees displayed at the Schenck High School and sponsored by their Senior Class and Student Council.

The winner of Eastmill's tree was **Dawn VanDine**.



Police Chief Cameron McDunnah and **President/CEO, Derek Hebert** checked with Santa to see if they were on the nice list!



Meadow Parker won our International Credit Union Week coloring contest in October.

Christmas Spirit Week!



Flannel Day



Ugly Sweater Day



Festive Hat Day



Red or Green Day

Scam Alerts

A texting scam is affecting Maine residents. If you get an unsolicited text claiming to be from a Maine-based credit union regarding a suspicious online debit card purchase, do not click any links. We always directly call you for any issues. If you receive a text from Eastmill FCU, do not respond; call us immediately.

In another scam, a local Maine credit union reported around 75 members receiving fraudulent calls. Impersonating the credit union, the caller, claiming to be from the fraud department, mentioned a questionable American Airlines charge and asked members to call a provided number to freeze their cards. Avoid falling prey to such scams. Never click on links from unknown sources in emails or texts. Be cautious if alerted about financial transactions by someone other than your trusted credit union; it's a red flag for fraud. Our credit union never contacts you via phone, text, or email to verify sensitive information like banking details, passwords, or social security numbers.

Always reach out to us at **207-746-3428** or **207-528-6222** if you are uncertain about a communication or need assistance.