

dollars & sense

Eastmill Federal Credit Union Newsletter
Fall 2025



Christmas Loans

Available 10/1/2025 to 12/31/2025

- **3.99% APR***
- \$3,000 Maximum
- 12 Month Max Term

*Annual Percentage Rate. Approval based on creditworthiness.
Other conditions or restrictions may apply.

Visa® Credit Cards

Make purchases safely and securely.

Your search for the perfect credit card ends here! Check out Eastmill FCU's Visa® Credit Card, designed to meet all your financial needs. With a low fixed interest rate of 9.90%, you can confidently manage your expenses while enjoying financial stability. What's more, we believe in providing value to our members, which is why our Visa® Credit Card comes with no annual fee.

It gets better! Our rebate rewards program allows you to earn rewards for every dollar spent, turning your everyday purchases into exciting benefits. Need quick access to cash? Our credit card offers cash advance options for your convenience. And to ensure your peace of mind during your travels, we provide free \$250,000 Travel Accident Insurance.

Eastmill FCU's Visa® Credit Card offers the complete package—low interest, rewards, no annual fee, and cash advance. Apply today at www.eastmillfcu.org!

Already have an Eastmill FCU Credit Card? Log into EZ Card on our website to view your statements and transactions.

Congratulations to the 2025 Best Places to Work in Maine

It's no secret—credit unions are special, with a focus on members, community, and collaboration. The way credit unions care drives their individual and collective missions towards a culture of positivity, dedication, and success for both members and employees. In fact, Maine's credit unions are so valued by their employees that 18 credit unions across Maine were named to the 2025 Best Places to Work in Maine list.

According to MaineBiz, "Participating organizations must complete a two-part process to be considered for inclusion on the list. The first part consists of evaluating each registered company's workplace policies, practices, and demographics and is worth approximately 25% of the total evaluation. The second part consists of an employee survey to measure the employee experience and is worth approximately 75% of the total evaluation. The combined scores determine the top companies, and which companies are included on the list. Best Companies Group (BCG) manages the overall registration and survey process as well as analyzing the data and uses our expertise to determine the final rankings."

Credit unions recognized on the 2025 Best Places to Work in Maine list in the small employer category (15-49 U.S. employees) include:

- Eastmill FCU
- Franklin-Somerset FCU
- Lisbon Community FCU
- OTIS FCU
- Oxford FCU
- Saco Valley CU
- Trademark FCU

Credit unions recognized on the 2025 Best Places to Work in Maine list in the medium employer category (50-249 U.S. employees) include:

- Acadia FCU
- cPort CU
- Downeast CU
- Evergreen CU
- Maine Savings FCU
- Maine State CU
- NorState FCU
- PeoplesChoice CU
- The County FCU
- TruChoice FCU
- University CU

The honorees will be recognized and celebrated at a special ceremony taking place on October 7 at the Augusta Civic Center. This year's event will commemorate the 20th anniversary of this program.



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:

Columbus Day

Monday, October 13

Veterans Day

Tuesday, November 11

Thanksgiving Day

Thursday, November 28

Christmas Eve (Closing at Noon)

Tuesday, December 27

Christmas Day

Thursday, December 25

New Year's Eve (Closing at 2:00pm)

Wednesday, December 31

New Year's Day

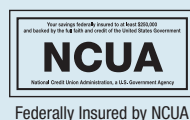
Thursday, January 1

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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.



Drive Away with a Better Deal: The Credit Union Advantage for Auto Loans

Looking for a new or used car? Don't head to the dealership without checking out financing from your credit union first. At Eastmill Federal Credit Union, we offer auto loans designed with our members' best interests in mind.

Why finance with us?

Lower Rates – Credit Unions are not-for-profit, so we return value to our members through competitive interest rates that often beat banks and dealer financing.

Flexible Terms – Whether you're buying new, used, or refinancing, we offer terms that fit your budget and lifestyle.

Personal Service – Our loan officers work with you directly to make sure you understand your options—no pressure, no gimmicks.

Pre-Approval Power – Get pre-approved before you shop, so you know your budget and can negotiate confidently.

If you're planning to hit the road in a new ride, let us help you get there with financing that makes sense. To apply, visit www.eastmillfcu.org or speak with a loan specialist at 207-746-3428 or 207-528-6222.



credit union snapshots



Eastmill recently participated in a mini-golf tournament to help raise money for Special Olympics. Staff members, Lori Brannen, Shannon Jones and Lynn McNally enjoyed an evening on the green while having fun for such a worthy cause. We didn't come home with the win but lots of laughs were shared, and the ladies enjoyed a yummy Fielder's Choice ice cream for their efforts. Lori received a special bonus for getting a Hole-In-One!



Eastmill had a Summer Luau in August as part of an employee appreciation celebration. Pictured here are the staff, board members and spouses that attended



Pioneer Days in August. The theme this year was Toon Town. The Patten office hosted a Selfie Station with all our favorite cartoon characters. We also participated in the annual Progressive Lunch. Businesses in Patten provide a different item for the lunch. Participants go to the area businesses to collect the items to finish out the meal. The Patten office donated Subway Sandwiches again this year. We would like to thank the Lincoln Subway for delivering the sandwiches to us each year.



East Millinocket Staff enjoyed flavored coffees while supporting a new business in town, The Maki Moose Cafe.



Summerfest in East Millinocket. President/CEO Derek Hebert and Executive VP, Kyle Rucker, along with board members cooking up some Free Hot Dogs for the community. We also collected donations for the Maine Credit Union League's Ending Hunger Campaign.



Eastmill participated in the Festival of Trees event in June, at the House in the Woods in Lee, Maine. The House in the Woods offers outdoor retreats for active-duty military, veterans, and their family members, in the great wilderness of Maine. Staff members, Theresa Johansen and Leslie Lawson decorated the tree for our entry.