

# BLUEPRINT

*Framing*  
your financial future.

3RD QUARTER NEWSLETTER • 2016

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Bowdoin Community Christmas Festival

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## Member Appreciation Day & Monty Moose Store 2016!

Although the day was occasionally rainy and the wind was gusty, many Members came to the annual Member Appreciation Day event which was held on Friday, September 23rd, and to the annual Monty Moose store held Saturday, September 24th.

Those who arrived at the main office or Lewiston branch were greeted with hot dogs, chips, soda, cookies and kettle corn. In both lobbies, a prize wheel was set up for Members to win coffee tumblers, kitchen gadgets, and hot/cold packs among many other useful items.

Member Appreciation Day is a yearly event where we celebrate YOU, our valued Members. It is a day to thank you for your Membership, and for us to get to know you better!

As always, Member Appreciation Day is followed by the ever popular Monty Moose store, (always a Saturday), where kids can buy great items with their Monty Moose Bucks they receive for making deposits to their accounts.

**If you have a child up to 12 years of age, they can become a Member with their own Monty Moose account, learn to save money, and enjoy the benefits of Membership! Now is the perfect time to start an account and start saving those Monty Moose Bucks for great gifts!**

## MISSION STATEMENT

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The Lisbon Community Federal Credit Union is a Member-owned cooperative whose mission is to be the primary financial institution for all Members through continuous improvement, personalized service and competitive products while remaining financially secure.



**Lisbon Community  
Federal Credit Union**

*Building Preserving  
Futures. Dreams.*



# Our New ROCKSTAR

The 2017

Calendars are HERE!

Come in and get your  
"Scenic New England"  
yearly wall  
calendar  
today!



The Lisbon Credit Union is pleased to announce the latest ROCKSTAR Award Winner, Diane Whitten, for the 3rd quarter of 2016!

Diane was rewarded with a trophy, \$50, and a paid day off.

Nomination comments included praise for her positive relationship with Members, and her flexibility to assist fellow employees when help is needed.

Diane lives in Lewiston and works at the Lewiston Branch office as a Teller II. She has 2 grown daughters, Katie 24, and Melissa, 21. She joined the Lisbon Credit Union on Halloween Day in 2011.

Congratulations Diane, and thank you for your dedication to the Lisbon Credit Union and its Members!

*The Credit Union's Employee Recognition Program was created at the end of 2014. The program allows staff to nominate each other on outstanding Member service and various other factors.*

## YOU are in control..... Offering a new service, Card Valet.

We are pleased to offer an application that can be downloaded to your Smart Phone that allows YOU to control YOUR debit card usage.

- **YOU** can limit the dollar amount that is allowed.
- **YOU** can limit when the card is used. If you're home for the night and don't want to worry about the card being used - shut it off. If you're traveling and NOT taking our debit card with you....don't leave it exposed - shut it off.
- **YOU** can limit what types of merchants it can or cannot be used at. If you find your card is denied you will receive a message through the application and YOU can go in, make the necessary adjustment and use it -- YOU have the power!
- **YOU** will receive an alert EVERY time a transaction is posted. If it is not something you did, call us in order for us to check into the situation for you.
- We want to give **YOU** peace of mind. So be in control and start using Card Valet today !!

**There is NO fee for this service.**

**GO for it...** you've got nothing to lose and peace of mind is priceless. *Phones supported: Current and past 2 versions of operating systems for: Apple iOS devices and Android based devices.*

*Download from: Apple app store or Google Play store.*

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## Business of the Month Summer Showcase

To promote the local business economy, the Credit Union began a new initiative in March of this year called **Business of the Month**. Businesses are given the opportunity to showcase their products and services to build awareness and help promote their business.

In July, our Business of the Month was Riverside Woodcarving. This business set up outside our main office with amazing carved animals created from tree stumps, which are then hand painted and lacquered. Sales for the small business were brisk in July due to all the exposure at the Credit Union. "The



timing couldn't have been better for us to do Business of the Month. Our carved items looked great in the beautiful landscaped areas of Lisbon Credit Union!" said Greg Waters, Owner and artist of Riverside Woodcarving.

Our August Business of the Month

was Pictionary Watercolor Art by artist Denise "Dee" Bowie.

The business was well received by Credit Union Members as they came into the lobby.

Dee Stated "I have been busy painting non-stop since my display was up, there are just not enough hours in the day...I received many inquiries, as well as 12 orders for Christmas! Again, thank you for including me. I encourage any business to take advantage of this opportunity to advertise in front of this many people."



*Would you be interested in showcasing your business? We will provide a small table and help you set up a display featuring your business. There is no cost for this service. We have placed a **Business of the Month** box at the Receptionists' desk in our main office for you to deposit your business card, or you may email Vickie at [v.lajoie@lisboncu.org](mailto:v.lajoie@lisboncu.org). We will choose a new business each month and look forward to helping your business succeed.*

SAVE THE DATE!

# Bowdoin Community Cares Association 4th Annual Christmas Festival!

Do you have a Christmas Club?  
Now is the time to start for next year!

(And don't forget, we offer  
Visa Gift Cards  
which are always popular  
around the holidays!)



The Bowdoin Community Cares Association (BCCA) is having its 4th annual Community Christmas Festival on Friday, December 2nd from 6pm to 8pm and on Saturday, December 3rd from 10am to 2pm. The Festival will be located once again at the FHC campus located at 1201 Main Street in Bowdoin.



The very popular Lisbon Credit Union tree last year was a camper's dream!

Visitors are asked to bring at least one non-perishable food item for admission and will have the opportunity to purchase tickets for the tree raffle and be able to view many crafters and artisans with their goods on display for sale. Santa will even make an appearance for the kids. There will be a wide variety of tree themes. Past themes included camping, toys, movie night, the beach, kitchen, baking, reading, candy, and many others! Please come support this great organization and help make a difference in our community.

BCCA is a non-profit association that acts as a resource for our local community through community safety and education, holiday assistance, hunger prevention and occasional basic needs of Bowdoin area families in times of hardship or crisis.

## Just ONE of the many reasons to

# SKIP-A-PAY

Want some extra cash this season for those things that **REALLY** matter?

Members with consumer loans from Lisbon Community Federal Credit Union can skip a payment!\*

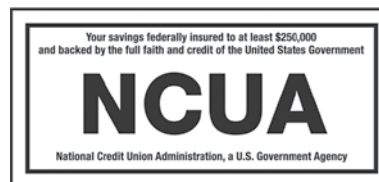
**Ask us how!**

Thank you for being a loyal Member.



\*Subject to Approval. Other restrictions may apply.

visit us at [lisboncu.org](http://lisboncu.org)



## The Advantages of Credit Unions

- **You're a member, not just a customer:** As a member of a credit union, you're not only a customer, but part-owner of the organization. Aside from receiving better service, you possess voting rights, have a say in the operation of the credit union and receive dividends.
- **Better rates:** You'll get lower rates on loans with a credit union. Credit unions are not-for-profit organizations and share surplus funds in the form of higher interest rates on deposit accounts.
- **Lower fees:** Because credit unions are not-for-profit and get tax breaks, part of the savings they receive gets passed on to you.
- **Better customer service:** Credit unions are known for their superb customer service. Because they tend to be smaller organizations credit unions are able to really get to know their members and focus on your needs rather than losing you in a sea of customers.
- **Community comes first:** Credit unions are owned and run by members of a common community.

Services they provide benefit the local community and those who live there.



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## Lending money...responsibly!

# BEWARE ATM "SKIMMING"

The vast majority of ATM transactions are conducted safely and securely—in a few minutes, you can carry out your business and be



on your way. But ATM fraud can and does happen. You can help prevent it by being aware of a scheme called ATM skimming. With ATM skimming, thieves attach electronic devices on or near ATMs in an attempt to capture your card number and/or personal identification number (PIN). Some point-of-sale (POS) terminals, handheld card scanners and self-service gas station pumps are also susceptible to skimming scams. With the card number and PIN, scammers may be able to make online purchases or empty your checking or savings account. Although federal law limits your liability when using a debit card, depending on how quickly you report the fraud, it can take time and effort to clear up the mess. In addition to federal laws, at

Lisbon Community Federal Credit Union, you're protected from unauthorized purchases with the Credit Union's Zero Liability policy.

When looking for an ATM to use, choose one located in a well-lit area such as a store or lobby, and avoid standalone or unusual-looking machines. Before beginning your transaction, inspect the ATM for any signs of tampering. If something seems suspicious, particularly with the machine's keyboard or card slot, cancel your transaction and notify the owner of the ATM. Stand directly in front of the ATM as you begin your transaction and shield the keyboard with your hand as you enter your PIN. Be aware of your surroundings and watch for anyone standing too close. If you suspect a skimming device has been installed on a Lisbon Community Federal Credit Union ATM, do not try to remove the device. Instead, notify us right away at **1-207-353-4144** with the location of the ATM. If you suspect an issue at another ATM where you used your Lisbon Credit Union card, let us know at the number above.

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## UPCOMING HOLIDAY HOURS



**VETERANS DAY**  
Friday, November 11th - CLOSED  
**THANKSGIVING**  
Thursday, November 24th - CLOSED  
**CHRISTMAS & NEW YEARS**  
Monday, December 25th - CLOSED  
Monday January 2nd - CLOSED



Fill out our Word Scramble  
for a chance to win \$100!

**Lisbon Community**  
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Futures Dreams*  
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Toll Free ART: (888) 353-5195

**BUSINESS HOURS**

Mon-Thurs..... 9am-5pm  
Friday..... 9am-6pm  
Saturday..... 9am-Noon  
Drive Up Opens at 7:30 am  
Monday - Saturday

**NEWSLETTER COMMITTEE**

Heather Brochu Jessica Morrill  
Denise Dube Jennifer Parent  
Jason Hill George Roy  
Vickie Lajoie Lorraine Turcotte