

happenings

The Quarterly Newsletter for Members
Summer 2015

Summer Travel Means Shared Branching Is "In"

As your summer adventures take you away from home, you can still have complete access to your accounts through Shared Branching. Simply look for the CO-OP logo (shown below) and bring your member number and a valid government issues ID. The best way to find a branch out of state is to go to CO-OP's website. For a credit union in the state of Maine, simply use Maine's Credit Unions Shared branch locator.



Keep Your Personal Information "Personal"

Please always remember that KV Federal Credit Union would never email, phone or text message you to ask you for your account number or other personal information. In today's world there are fraudsters who attempt to lure people to provide account number or card number information. This could be attempted by telephone, recorded message or text message indicating your card data has been lost or expiring. Often the message will prompt the recipient to enter the account number or card data information into the phone key pad. Don't be fooled, this is likely a malicious attempt to obtain your information. Keep your information personal and hang up!

EMV Chip Card Technology Coming Soon!

As the United States prepares to adopt the new Europay, Mastercard, and Visa (EMV) Technology with credit cards and debit cards, KV FCU wants to keep you informed and keep you up to date with our conversion!

- Exactly what is EMV Chip Card Technology? Although, it is relatively new to the United States, many international countries have been using this type of secure purchasing since 1994.
- What makes the EMV Chip so secure? All card data is stored on a small microprocessor chip embedded into the plastic of the credit or debit card. When making a purchase, instead of using the traditional swiping of the card that everyone is used to, you will simply tap the card against a terminal equipped to read the special microchip.
- Why is this new improved card beneficial? The EMV Chip Card has an enhanced level of fraud protection. By utilizing the specialized microchip, the possibility of the unique card information such as PIN number, Name, Address, to be stolen will be significantly reduced.
- What does this change mean for you? Later this year, members will begin to receive their new EMV Chip Enabled Visa Debit Cards. Be sure to check out the KV FCU website for up to date information regarding these new cards.

Should you have any questions or concerns through the EMV Conversion, please call member service at 207-623-5171 (Augusta office) or 207-465-4423 (Oakland office) and we will be more than happy to answer and assist you.



2015 KV Scholarship Winner!

Congratulations & Best Wishes to Alicia Stafford of Cony High School on being awarded our first KV Federal Credit Union Scholarship for \$1,000. KV would like to wish all of our graduates from the Class of 2015 much success in their future endeavors.

Get Your Home Ready For Vacation, Too

It's important to prepare your home if you're going to be away for a week or more. Among the items to include on your checklist:



- Don't broadcast your plans. Not everyone on Facebook may truly be your "friend." And it's better to say in your answering machine or voicemail message, "We can't come to the phone right now" instead of "We're going to be away until August first."
- Buy timers for some of your interior lights and set them to go on and off at appropriate intervals so your house looks occupied. If you don't have an answering machine to pick up a ringing phone, turn off the ringer.
- Make arrangements for your mail and newspapers to be either stopped or collected by a house-sitter or trusted neighbor. Also, consider suspending any online subscriptions to prevent jamming your e-mailbox.
- If you'll be gone for a while, arrange to have the lawn mowed and the trash collected. You might even borrow a car to keep in the driveway.
- Disconnect computers from the Net. Shut off the main water supply. (Installing a bypass valve can allow an automatic sprinkler system to keep operating.) Some cautious homeowners also turn off the electricity or unplug appliances.
- When you're finally ready to lock up, make sure you haven't left a house key under the flowerpot, or the garage-door opener in an unlocked car in the driveway.

Precautions like these take only a few minutes. But they'll help make your home a little safer while you're gone – and your vacation a lot more relaxing.

KV Federal Credit Union Offers ATM Convenience With SURF

As our member, you know that there are some convenient benefits from low rates, free checking, and shared branching. Did you also know that you can use ATMs for free? All you need to do is SURF! It's easy and free! The SURF Network is a surcharge-free ATM network spanning across the state. From Caribou to York you can find an ATM that won't charge you a fee to use. Simply look for the SURF Dude!

These ATMs make travelling easier and more convenient, knowing that you can access your money all across Maine for free. You will see that finding a SURF ATM is easy since there are nearly 230 of them statewide! Use the SURF ATM Locator or download the SURF app from the iTunes store to find a surcharge-free ATM nearest you!



Inactive Account Policy

Please ensure that there are transactions on your accounts annually. Policy requires that when a deposit account has no activity for a year (based on calendar quarter), the account becomes inactive and is charged a \$5 quarterly fee. A call to the Credit Union acknowledging the account, a deposit of just a dollar or signing up for a direct deposit will activate the account. Please remember that it is NOT our goal to fee your account. It is our goal to ensure that your account is not termed "dormant" as described by Maine Law for if the account remains inactive for three years, the account then becomes a "dormant account". The monies at that time (by law) have to be turned over to the State of Maine as unclaimed property. Call today if you have any questions or need assistance.

kv federal
CREDIT UNION

Better Rates. Even Better People.

Main Office

316 West River Road
Augusta, ME 04330
207.623.5171
1.877.286.1962
fax 207.626.2853

Oakland Branch Office

35 Oak Street
Oakland, ME 04963
207.465.4423
fax 207.465.9456

www.kvfcu.org

Main Office Hours

Monday–Thursday

Lobby 8:30 A.M. to 4:30 P.M.
Drive-Up 8:00 A.M. to 4:30 P.M.

Friday

Lobby 8:30 A.M. to 5:30 P.M.
Drive-Up 8:00 A.M. to 5:30 P.M.

Saturday

9:00 A.M. to Noon

Oakland Hours

Monday–Thursday

Lobby 8:30 A.M. to 4:00 P.M.
Drive-Up 8:00 A.M. to 4:00 P.M.

Friday

Lobby 8:30 A.M. to 5:00 P.M.
Drive-Up 8:00 A.M. to 5:00 P.M.

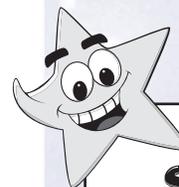
Holiday Closings

Independence Day

Saturday, July 4

Labor Day

Monday, September 7



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