



# happenings

The Quarterly Newsletter for Members  
Summer 2016



## EMV Cards Coming Soon!

As the United States prepares to adopt the new Europay, MasterCard®, and Visa® (EMV) technology with credit cards and debit cards, KVFCU 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 Card has an enhanced level of fraud protection. By utilizing the specialized microchip, the possibility of unique card information—such as PIN, name or 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 Visa Debit Cards. Be sure to check out the KVFCU website for up to date information regarding these new cards.

Should you have any questions or concerns about EMV, please call member support at 207-623-5171 (Augusta office), 207-465-4423 (Oakland office) or 207-877-9474 (Waterville office) and we will be more than happy to answer and assist you.

## 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 Internet. 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.

# Augusta's First Ever Color Dash 5K



In June, KVFCU sponsored the Color Dash 5K race in Augusta. It was the first race of its kind in the Capitol City and was a resounding success. A special thanks to KVFCU employees Tina Saban, Alison Lessard and their families for volunteering, and to Bill Tozier who ran in the race. The KVFCU logo was prominently displayed on the back of everyone's race t-shirts and race goodie bags.

KVFCU sponsors these types of events because of our unwavering dedication to the communities in which we operate and the members which we serve.

## Frequently Asked Merger Questions

### Why will KVFCU and HealthFirst FCU merge?

KV and HealthFirst will merge in order to better serve all members by offering three branches and a full array of financial products and services across Kennebec and Somerset counties in the midst of a rapidly changing regulatory environment.

### When is the merger expected to be completed?

The merger integration phase, during which account data and processes for HealthFirst and its members will be transferred to KV's systems, is expected to be completed on November 1, 2016.

KVFCU members will have no-fee access to HealthFirst ATM machines during the integration phase.

### How will the merger effect KVFCU members?

KVFCU members will continue to benefit from the full suite of KVFCU's competitive rates, products and services, and will have increased access to branch and ATM services with the addition of a branch at 9 Quarry Road in Waterville.

### Who should I contact with additional questions?

Please visit any branch, go to [www.kvfcu.org](http://www.kvfcu.org), call 877-286-1962 or email [aassistant@kvfcu.org](mailto:aassistant@kvfcu.org).

## Keep Your Personal Information "Personal"

Please always remember that KVFCU 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 criminals 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!



FEDERAL  
CREDIT UNION  
INVESTED IN YOU

### 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](http://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

Monday, July 4

### Labor Day

Monday, September 5

### Columbus Day

Monday, October 10



### 2016 KV SCHOLARSHIP WINNER!

Congratulations and best wishes to Morgan Wellman of Cony High School on being awarded the KVFCU Scholarship for \$1,000. KVFCU would like to wish all of our graduates from the Class of 2016 much success in their future endeavors.



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