



happenings

The Quarterly Newsletter for Members
Winter 2016

Tax Filing Will Soon be Here...

And many members elect to have refunds directly deposited into their share (savings) or share draft (checking) accounts. Besides your account number, you will need KV's routing # **211287366**. Please keep this number with your tax records for easy reference. The IRS offers an e-file program that provides a quick, easy and accurate alternative to the traditional paper form. For more information about the e-file program, visit the IRS Web Site at www.irs.gov.



\$1,000 - KV Federal Credit Union Scholarship

The scholarship will be awarded to a primary member of KV Federal Credit Union who is a graduating high school senior who will be attending an accredited degree in a 2 or 4 year post-secondary program as a full or part-time student (or Accredited Trade School). In order to apply for this scholarship, please check our website (www.kvfcu.org) beginning February 15, 2016. The final due date for applications will be May 1, 2016. The scholarship recipient will be chosen and contacted after all applications are reviewed following that date.



We Appreciate YOU!

KV Federal Credit Union is dedicated to financially assisting you, your family and our community. Directors, Supervisory Committee and staff greatly appreciate the confidence you have placed in our credit union and we sincerely thank you for the opportunity to serve you. Please do not hesitate to contact us if we can be of further assistance.

Best wishes for a safe, successful and wonderful 2016!

53rd Annual Meeting

The 53rd Annual Meeting is scheduled for Saturday, March 5, 2016 at 5:00 PM at the Calumet Club in Augusta. The Annual Meeting is held for the purpose of reporting the financial condition of the credit union to the membership.

NOMINATING COMMITTEE REPORTS & VOTING PROCEDURES

As mandated by our Federal Credit Union Bylaws, a Nominating Committee has been appointed to nominate candidates for vacancies on the Board of Directors.

The Nominating Committee is made up of the following credit union members: Chairman, Linda Gifford, Dan Nichols and Tracy Tapley.

The Board has announced that incumbents Richard Morin and Edwin Frye have been nominated and confirmed by the Secretary to serve three-year terms on the Board.

Members not nominated by the committee but with a desire to run in the election, may be nominated by the membership through the submission of a petition signed by at least one percent of the membership (78), accompanied by a statement of qualification and biographical data. Christine Devine, Recording Officer of the Board, must receive the petitions by noon on January 20, 2016 for the election to be conducted by mail.

There will be no nominations from the floor unless circumstances cause a nominee to withdraw prior to the Annual Meeting.

KV FEDERAL CREDIT UNION PRIVACY NOTICE AND DISCLOSURE

KV Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. These practices are followed by the credit union.

If after reading this notice you have questions, please contact us at:

1-207-623-5171

or write to:

Member Services Representative
KV Federal Credit Union
316 West River Rd
Augusta, Maine 04330

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms whether in writing, in person, by telephone, electronically, or by any other means.
- Information about your transactions with us or others.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers or from other institutions where you conduct financial transactions.
- Information obtained from Government Agencies.

Information We Disclose

We do not disclose any nonpublic personal information about our members or former members to anyone, except as permitted or required by law. For example, we may disclose non-public personal information about you to Law Enforcement officers, government agencies and courts as required by subpoena, court order or law.

Disclosure of Information to Parties That Provide Services to Us

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Disclosure of Information About Former Members

If you terminate your membership with KV Federal Credit Union we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal Regulations to guard your nonpublic personal information.

What Members Can Do to Help

KV Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. Let us know if you have questions. Please do not hesitate to call us – we are here to serve 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

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

Martin Luther King, Jr. Day

Monday, January 18

Presidents' Day

Monday, February 15



Federally Insured by NCUA