



## it's your money

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Winter 2025

### Locations

P.O. Box 233  
73 Main Street  
Dexter, ME 04930  
207-924-5544  
888-806-6920

P.O. Box 697  
23 Hudson Avenue  
Guilford, ME 04443  
207-876-4041

P.O. Box 507  
955 West Main Street  
Dover-Foxcroft, ME 04426  
207-564-8644

P.O. Box 353  
393 Pritham Avenue  
Greenville Junction, ME 04442  
207-695-0316

P.O. Box 716  
194 Main Road  
Brownville, ME 04414  
207-965-8377

P.O. Box 335  
216 Main Street  
Canaan, ME 04924  
207-474-3544

mhfcu.com  
info@mhfcu.com



**Maine Highlands**  
FEDERAL CREDIT UNION  
Personal Service. Shared Value.

## Tip Off Classic Tournament

We teamed up with Dexter Regional High School to sponsor the Tip-Off Classic Basketball Tournament on November 30. Schools in attendance included John Bapst High School, Machias Memorial High School, and Dexter Regional High School.

Teams competed against each other and also had the opportunity to win cash prizes in three-point and free throw shooting contests!

*Left to right: foul shot winners Elmer Robichaud and Stella Goetz, and 3-point shot winners Mickey Fitzsimmons and Abilene Corson.*



## Hometown Holidays

The Dover-Foxcroft branch opened up their lobby on December 7 to join the annual Hometown Holidays celebration. They offered a hot cocoa and maple apple cider bar, snacks, take-home goodies, and a meet and greet with Monty Moose!

*Left to right: Nicole Desmarais, Monique Plummer, Monty Moose, Tammie Allen, and Rachael Maheu.*

## Deck the Halls

The Greenville branch joined in on the holiday fun to run the children's crafting station during the town-wide Deck the Halls celebration. Kids had the option to stop by to craft with us, take home a goody bag for at-home activities, or both!

*Mallarie McNinch and Darcie Burch.*



## Bake Sales for Ending Hunger

We held a bake sale the week of Thanksgiving with all proceeds benefiting Maine Credit Unions' Campaign for Ending Hunger. Through this fundraising effort, we were able to add over \$1,100 to our Ending Hunger total for the year!

## Notice Regarding non-Visa PINless Debit Card Transactions

We allow non-Visa debit transaction processing. This means you may use your Visa® Debit Card on a PIN-Debit Network\* (a non-Visa network) without using a PIN to authenticate your transactions. The non-Visa debit network for which such transactions are allowed is ACCEL.

Examples of the types of actions that may be required in order to initiate a Visa transaction on your Visa Debit Card include signing a receipt, providing your debit card number via phone or Internet, and swiping/inserting your debit card at a point-of-sale terminal.

Examples of the types of actions that may be required in order to initiate a transaction on a PIN-Debit Network include authorizing a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa Debit Card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any questions about non-Visa debit transactions, please give us a call at 888-806-6920.

\*Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) that is not generally known for having a card program

## Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Notice has changed recently, and you may review this notice and practices with respect to your personal information at mhfcu.com, or we will mail you a free copy upon your request if you call us at 888-806-6920.

Our Digital Banking Agreement & Disclosures has also been updated. Sign in to Digital Banking and click or tap the Digital Banking Agreement link. If you have any questions, please contact us at 888-806-6920.

## Employee Anniversaries

Please congratulate our employees who celebrated their anniversaries this quarter.

**Michael Brown** ..... 28 years  
**Wendy Baird** ..... 25 years  
**Tammie Allen** ..... 25 years  
**Betty-Jo Beaudoin** ..... 13 years  
**Rachel Hutchins** ..... 10 years  
**Karen Vasily** ..... 6 years  
**Erica Bouley** ..... 4 years  
**George Bevis** ..... 2 years  
**Breyer Manchester** ..... 1 year

## Fourth Quarter Smart Savers Monty Moose Winners

Landyn Doyle  
Axel Kelley  
Alex Brown  
Daxton Thurlow  
Jaxson Ray  
Findley Heffner  
Joseph Rozelle  
Daniel Ray  
Decker Harmon  
Elaine Miles  
Jovie Heffner  
Jonah Gallant  
Kali Bragg  
Willow Doyle  
Addison Simonds



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### Office Hours

#### Lobby

Monday 7:30 – 5:00  
Tuesday 9:00 – 4:00  
Wednesday 9:00 – 4:00  
Thursday 8:00 – 5:00  
Friday 7:30 – 5:00

### Drive-Up Windows

Open at 8:00 a.m. on  
Tuesdays and Wednesdays

ATM, Night Deposit,  
and Shared Branching  
Available at all Locations

### Board of Directors

Nicholas Clukey  
*Chairperson, Brownville*  
Jason Higgins  
*Vice Chairperson, Guilford*  
Valarie Flanders  
*Secretary, Greenville*  
Nolan Lovell  
*Director, Guilford*  
Gilbert Reynolds  
*Director, Dexter*  
Chad Perkins  
*Director, Dover-Foxcroft*

### Supervisory Committee

Tammy Lovejoy  
*Chairperson*  
Jason Higgins  
*Member*

### Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 20  
**Presidents' Day**  
Monday, February 17  
**Memorial Day**  
Monday, May 26

