



## Message from the President/CEO

Fall is near and it is already time to start thinking about our next Annual Meeting.

**We would love for you to join us at the 58th Annual Meeting of KV Federal Credit Union, Saturday, March 6, 2021. We are so excited to be celebrating 58 years of service to our members!**

In preparation for the meeting, Board Chairman Edwin Frye has appointed a Nominating Committee to prepare for 2021 Board elections. The Committee responsibilities include a review of candidates desiring to serve on the Board for three-year terms. As a reminder, your credit union has a seven-member Board of Directors and directors with terms ending in March 2021 are Christine Devine and David Madore.

Any member interested in becoming a candidate should submit a letter of intent to the Nominating Committee, c/o KV Federal Credit Union, 316 West River Road, Augusta, ME 04330 by 4:30 PM on December 6, 2020. Credit Union members not nominated by the committee, but who have 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 Credit Union membership (109). A statement of qualification, biographical data, and a statement of the nominee's willingness to serve as a director must accompany the signed petition.

Petitions addressed to the Nominating Committee will be accepted by Secretary Christine Devine until noon on January 20, 2021 at 316 West River Road, Augusta, ME 04330. Elections will be conducted by mail unless there is only one nominee for each position to be filled, in which case the nominees will be certified at the annual meeting. There will be no nominations from the floor.

**Watch for more information regarding our 58th Annual Meeting Celebration in our next newsletter.**

Sincerely,

Christine Devine  
President/CEO

## Get Ready to Win Cash with KV's Annual Cash Calendar!

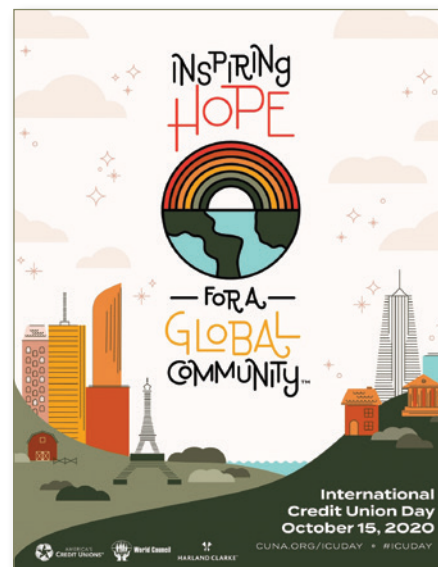
For the fifth year in a row we are giving away **\$2,500** to help end hunger in Maine! Tickets will be on sale November 1-30, 2020. There will be cash prizes Monday through Friday in December, which includes a chance to win \$200 on Christmas Day! Who wouldn't want to take a chance to win extra cash during the month of December? You will be able to purchase a \$10.00 Cash Calendar at any of our locations.

**Are you a business that is interested in sponsoring a day or two on our Cash Calendar? If so, email [afabian@kvfcu.org](mailto:afabian@kvfcu.org).**



## Skip-A-Payment Puts the Happy in Your Holiday!

Don't forget our holiday tradition of providing a Skip-a-Payment per short term consumer loan (no mortgages or credit lines) to help with the holiday/winter expenses. Call a loan officer for more details.



## Celebrate International Credit Union Day with us!

Come in for some goodies to help us celebrate International Credit Union Day on Thursday, October 15, 2020.

## Five Easy Ways to Protect Yourself from Hackers

Tired of worrying about hackers? Security experts say more people could protect their home computers by doing five simple things.

1. Don't rely on simple passwords. A popular password like "12345678" won't stop the typical hacker for a millisecond. Instead, use a different password for each account, combining letters, numbers, and symbols. Better yet, opt for dual-factor identification such as a password plus a security question, or a biometric ID such as a fingerprint or retinal scan.



2. Keep up with patches. If you (sensibly) require your computer to ask before downloading a software update, be sure to permit legitimate patches that may solve a security issue. Keep your antivirus software up to date.
3. Stop spam. Malware that rides in on an ad or a phishing email can steal account and password data, or even take over your computer. If you need better protection, ask your tech support specialist to recommend a good Web-based spam blocker.
4. Encrypt your Wi-Fi. If your home network isn't password-protected, any drive-by hacker can jump onto it. To change this, enter your wireless router's IP address in your Internet browser. Log in with your user name and password, then select Wi-Fi Protected Access (WPA or WPA2) and create a strong password for the network.
5. Keep your online doors shut. Marketers are touting Internet connectivity for appliances, thermostats, and other devices, but be careful what you hook up to your network. Administrative passwords may be easy to guess or hack, opening a back door into your computer files. If a device doesn't need to be online, take it off.

Last, back up your most valuable files regularly. Whether you store them on a flash drive or external hard drive or in the cloud, a hacker won't be able to rob you of important programs, photos, music, and documents. That can take away a lot of worry, too.

Experts advise creating a complex password that's unique for each online account, so hackers who gain entry to one of your accounts won't have access to others.

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## Reminder! Inactive Accounts 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.

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## Annual Notice from CMFG Life Insurance Company



CMFG Life Insurance Company hereby provides you with notice regarding your right to cancel Credit Life and/or Credit Disability Insurance coverage for Open-end Loan Accounts.

NOTICE TO CONSUMER OF RIGHT TO CANCEL

MEMBER'S CHOICE® Credit Life and Credit Disability

Insurance is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at any time by contacting your credit union.



### Hours of Operation

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 5:00 P.M.  
Drive-Up 8:00 A.M. to 5:30 P.M.  
Closed Saturday and Sunday

### Augusta Branch 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

### Waterville Branch Office

299 Main Street  
Waterville, ME 04901  
207.877.9474  
fax 207.877.6615  
[www.kvfcu.org](http://www.kvfcu.org)

## Holiday Closings

### Indigenous Peoples Day

Monday, October 12

### Veterans Day

Wednesday, November 11

### Thanksgiving

Thursday, November 26

### Christmas

Friday, December 25

### New Year's Day

Friday, January 1



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