

dollars & sense

Eastmill Federal Credit Union Newsletter
Fall 2024



Christmas Loans

Available 10/1/2024 to 12/31/2024

- **3.99%** APR*
- \$3,000 Maximum
- 12 Month Max Term

*Annual Percentage Rate. Approval based on creditworthiness. Other conditions or restrictions may apply.



Energy Loans

- **3.89%** APR*
- \$3,000 Maximum
- 12 Month Max Term

Lock in lower per gallon prices by paying up front with an Eastmill Energy Loan.

*Annual Percentage Rate. Approval based on credit worthiness. Rates can change at any time. Conditions or restrictions may apply.

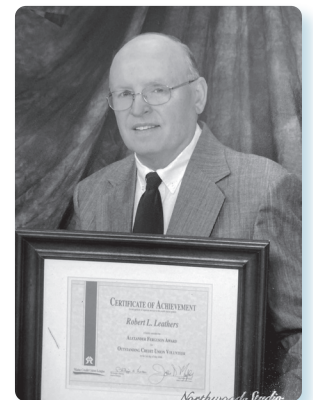
The Importance of Being a Volunteer

Credit Unions are member-owned and member-controlled. To ensure a credit union operates in the best interests of its members, those same members elect a volunteer board and committee members to oversee the credit union's operations. This approach reflects the cooperative values that support the credit union movement and is key to ensuring that credit unions remain true to their mission of serving their members. These volunteers' contributions help to advance the interests of the industry as a whole and their gift of time demonstrates a commitment to the growth and success of the credit union as well as to the community.

Robert, "Bob" Leathers has served as the Chairman of our Board of Directors for over 45 years. He has served graciously and has made a positive impact in the operations of our credit union. He has worked with the CEO to develop the credit union's strategic direction, including analyzing market trends, guiding discussions on long-term goals, and formulating growth strategies. Bob has been a huge part of helping Eastmill deliver financial education programs, funding charitable causes and hosting community events.

In May, 2025 Bob will step down from his post as Chairman of The Board of Directors. We would like to thank him for his years of service and dedication to Eastmill Federal Credit Union and we wish him the best on his well-deserved retirement.

If you, or anyone you know, would like to join our Volunteer Board of Directors, please send a resume to our President/CEO, Derek Hebert at dhebert@eastmillfcu.org



Bob Leathers

October is National Credit Union Month

Please be watching for upcoming activities!

EASTMILL 
FEDERAL CREDIT UNION
"Working hard for our Members"

60 Main Street
 East Millinocket, ME 04430
 207-746-3428
 Open Monday – Friday
 8:00 A.M. – 4:30 P.M.

4 Church Street
 P.O. Box 481
 Patten, ME 04765
 207-528-6222
 Open Monday – Thursday
 9:00 A.M. – 3:30 P.M.
 Open Friday
 9:00 A.M. – 5:00 P.M.

www.eastmillfcu.org
 Email: info@eastmillfcu.org
 Toll Free 1-844-352-3428

Holiday Closings

The credit union will be closed on the following days:

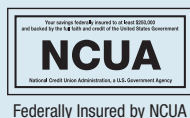
- Columbus Day**
Monday, October 14
- Veterans Day**
Monday, November 11
- Thanksgiving Day**
Thursday, November 28
- Christmas Eve (Closing at Noon)**
Tuesday, December 24
- Christmas Day**
Wednesday, December 25
- New Years Eve (Closing at 2:00pm)**
Tuesday, December 31
- New Years Day**
Wednesday, January 1

Like us on Facebook

Mission Statement

Eastmill Federal Credit Union is a non-profit, member-owned financial organization providing education and financial services in a personalized, convenient, friendly and professional manner, while maintaining financial stability.

The articles in this publication are for general information only and are not intended to provide specific advice or recommendations. We suggest that you consult with your attorney, accountant, financial or tax advisor with regard to your individual situation.

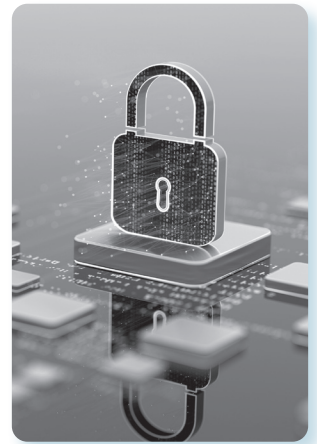


Cybersecurity Awareness Month

October is Cybersecurity Awareness Month—a time to raise awareness about online threats and the steps people can take to better protect themselves when using the internet. Implement the following four actions into your day-to-day life to increase online security:

1. Enable Multi-Factor Authentication
2. Use Strong Passwords
3. Recognize and Report Phishing
4. Keep Your Software Updated

Do your part. Be cyber smart!



credit union snapshots



Patten Pioneer Days goes forged through the rain to participate in the annual Progressive Lunch. The Patten office gave Free Subway sandwiches for the very popular event.



President/CEO cooking up hot dogs for members in July for the re-opening of our Patten Branch.



When you come into the East Millinocket office you will see some new faces. Please say hello to Jess, Kylene, Nakissa, Amy and Theresa!

Give Gift Cards!

Get gift cards with a \$0 purchase fee from November 1, 2024 to December 31, 2024.

