

dollars & sense

Eastmill Federal Credit Union Newsletter
Winter 2025

Play It Safe Online

Protect your personal information while you're online.

Being online lets you follow the news, connect with friends and family, shop, manage finances, and more. Consider these tips:

- Lock your devices just like you lock your front door. Use a passcode or fingerprint to lock your phone or tablet. If you have a computer, use a strong password that's at least 12 characters long.
- Know the red flags of scams. If someone contacts you and asks you to pay by wire transfer or gift card, be wary. It's probably a scam.
- Share with care. Limit how much personal information you share online. Set your social media profiles to private. If someone asks to connect with you on social media, only accept their request if you know them.

Report scams to ftc.gov/complaint or **1-877-FTC-HELP**. Visit staysafeonline.org for more tips.

Why Members Should Get Their Auto Loan with a Credit Union



When it comes to financing an auto loan, choosing a credit union offers several advantages over traditional banks or online lenders. Here at Eastmill FCU, we pride ourselves on being member-owned. We prioritize the needs of our members, which often results in more favorable loan terms and better customer service.

One of the biggest benefits of getting an auto loan from Eastmill FCU is lower interest rates. Credit unions typically

offer more competitive rates than banks because they operate on a not-for-profit basis and pass savings back to their members. This can save you money over the life of the loan, reducing your monthly payments or allowing you to pay off the loan faster.

In addition to better rates, credit unions often offer more flexible loan terms. Whether you're looking for a longer repayment period or a custom payment schedule, credit unions are more likely to work with you to find a solution that fits your budget.

Another advantage is the personalized service. Eastmill FCU focuses on building relationships with our members, meaning you'll likely receive more attention and guidance throughout the loan process.

In the market for a new vehicle? Stop by, give us a call or check us out at www.eastmillfcu.org to learn more!

Newsweek Announces Its Annual Listing of America's Best Regional Banks and Credit Unions 2025

To honor the banks and credit unions positively impacting their communities, Newsweek and Plant-A Insights Group have released their list of America's Best Regional Banks and Credit Unions 2025. Sixteen Maine credit unions made this year's list and League Associate Member HRCU was included on the list of credit unions recognized in New Hampshire.

The Maine credit unions being celebrated with Newsweek's annual distinction include:

- Bangor FCU
- Acadia FCU
- Capital Area FCU
- Casco FCU
- Central Maine FCU
- Coastline CU
- cPort CU
- Dirigo FCU
- Eastmill FCU
- Evergreen CU
- Gardiner FCU
- Katahdin FCU
- Maine Family FCU
- Maine Savings FCU
- Saco Valley CU
- Trademark FCU

Methodology:

Newsweek and Plant-A Insights Group utilized the Texas Ratio (a measure of a bank's credit quality), as well as reviewed profitability and net loans and leases, press coverage over the past two years, an elaborate large-scale independent customer survey of more than 71,000 U.S. citizens, 1.9 million social media reviews, and 129 million Apple App store and Google Play store reviews. They then determined the top 500 regional banks and top 500 credit unions.

Visit Newsweek's website for a complete list of all financial institutions being recognized in their respective states.

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:

Martin Luther King, Jr. Day
 Monday, January 20

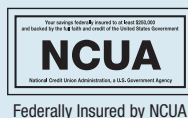
Presidents' Day
 Monday, February 17

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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.



Raffle Winners

Eastmill FCU recently held a raffle for The House in the Woods, a non-profit organization in Lee, Maine. The House in the Woods provides programs for active military veterans to come together, along with their families, to relax, share and bond in an environment designed to aid them in coping with stress, loss and other emotions which can haunt the grieving soul.

Three winners were drawn:

- The \$250 Hannaford Gift Card winner was **Susan Larlee**
- The \$100 Wal-Mart Gift Card winner was **Julia Quimby**
- The \$50 Visa Gift Card winner was **Debbie Cunha**

We would like to thank our members for helping us raise money for such a worthy cause.



Susan Larlee



Julia Quimby



Debbie Cunha

Fast-track your tax refund with direct deposit!

Direct deposit is the fastest and safest way we know to receive your tax refund. Our routing number, 211287667, and your account number are all you need.

Simply follow the instructions on the U.S. Individual Income Tax Return form, and fill in lines 35 b, c, and d.

credit union snapshots



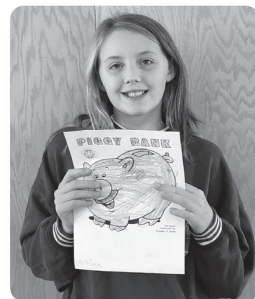
Patten's entry into the Patten Pentecostal Church "Trim the Town" decorating contest



We would like to thank Oak Creek Smokery for hosting our annual staff Christmas party in December. The food was delicious and the atmosphere was fun and festive.



The main office's entry into the East Millinocket Festival of Trees. The winner of Eastmill's tree received a \$500 cash prize!



CU Day Coloring Contest Winner: Raeleigh Neill



Thanksgiving Bake Sale



Pictured here is Kyle Rucker. Kyle has been hired as our Executive Vice President. Kyle brings with him an extensive background in Credit Union operations and lending. If you haven't already met him, stop in and say hello.