

# Lewiston Municipal Federal Credit Union Post

*Quarterly Newsletter*

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## *Office Hours & Location*

Monday -Friday

9:00 - 4:00 Lobby

8:00 - 5:00 Drive Thru

291 Pine Street

Lewiston, ME 04240

(207) 783-3991

[www.lewistoncu.com](http://www.lewistoncu.com)



## Heating Loans

### 3.99% A.P.R.\*

Stay ahead of the winter curve and lock in a low rate of 3.99% A.P.R.\* for heating plans or other heating supplies.

Prepare for the Maine cold weather, by insuring the warmth inside of your house. With this loan, you can:

- Purchase firewood
- Purchase other heating supplies
- Pre-pay for gas plans
- Pre-pay for fuel plans

Although it seems far away and too early to talk about, before too long, the winter months will be upon us. With our low heating loan rate of 3.99% A.P.R.\* you get ahead of winter, which will leave you more time and freedom for living life, exactly the way you want.

\*Annual Percentage Rate



# On the Go Mobile

WE GO WITH YOU.

Wherever you go, we will go with you. Our mobile banking feature is fast, secure and easy! It's a big time saver —especially to you—providing access to your accounts at almost any location, *where internet service is available*. At the coffee shop, gas station, local bake sale, farmer's market; any place you can think of, your accounts will go with you.

Whether you need to transfer money between your accounts, send money to a co-worker, deposit a check, check balances, make a loan payment or message us about your debit card, we will be right here with you. Did you know you can add your debit card to Google Pay to save time and pay for transactions on the go? It's simple, fast and easy to use.

Join us virtually  
for  
Credit Union  
Week!

October 13 - 16

A week to celebrate you with two different raffles. Please visit our website for more information.



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# Fall Clean Up

The best time of year to begin cleaning up, is always now. Whether it's your home, your credit, or your car, there are many ways to clean up as you delve into the beautiful fall weather New England has to offer.

Cleaning up your home can brighten your mood and help you prepare for winter. Raking up leaves is a great way to move your body, and clean up the yard. Remove debris from the gutters, seal up cracks and insulation to windows and doors to help save on heating costs. Consider donating items you no longer use to a local shelter, thrift store or school. Did you know local schools may accept clothing, easy to prepare meal items and school supplies?



When your car has been detailed, vacuumed and washed, emptied from all the receipts and little knickknacks collected since the last clean out, it really can make a difference in how you feel. While you are at it, consider calling us to compare your current car loan rates to ours. We may be able to help you save some of your hard-earned money!

**Did you know cleaning up credit can be an exciting way to jump into a new hobby and create peace of mind? Here are a few ways you can begin reviewing your credit:**

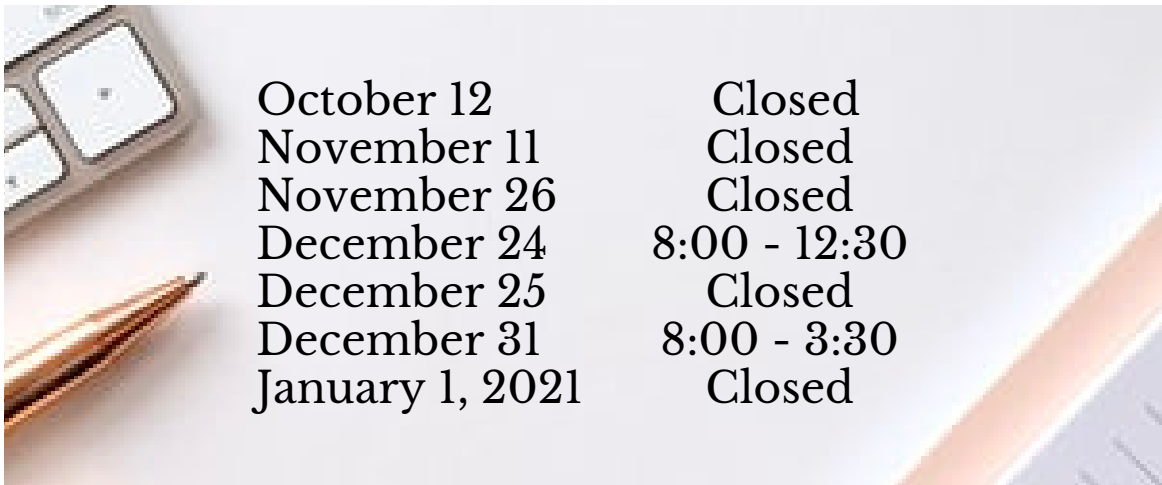
1. Connect with one of our Certified Credit Union Financial Counselors *for free* to review your credit with personalized, discreet service
2. Receive a credit report *for free* at: [www.annualcreditreport.com](http://www.annualcreditreport.com) (*one from each bureau annually*) for details on what is being reported to the credit bureaus
3. Dispute any errors, and consider making additional payments to the lowest credit card balance or loan, to pay it off faster.

**Remember:**

You can do this! One step at a time is all that it takes.

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# Credit Union Observed Holidays



October 12	Closed
November 11	Closed
November 26	Closed
December 24	8:00 - 12:30
December 25	Closed
December 31	8:00 - 3:30
January 1, 2021	Closed

FEZtival of Trees November 20 - 28

*Join us in our first year  
at the FEZtival!*

## Milestones



Claudette St.Pierre, <i>Financial Services Manager</i>	19 Years
Beth Witas, <i>Volunteer</i>	7 Years
Liz Woods, <i>Financial Services Generalist</i>	2 Years