

Lewiston Municipal Federal Credit Union Post

Quarterly Newsletter

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Office Hours & Location

Monday -Friday

Drive Thru: 7:00 - 5:00

Lobby: *Temporarily closed*

291 Pine Street

Lewiston, ME 04240

(207) 783-3991

www.lewistoncu.com



A New Year Gift

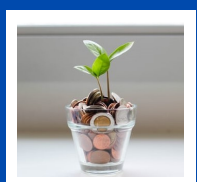
Give yourself a New Years gift by taking advantage of our free services! There's nothing like a fresh new year, for a brand new start to cleaning out the house, old paperwork, and cleaning up finances.

Did you know you can confidentially destroy your no longer needed documents, for free? Bring them to our Pine Street location, and we will place them in our shredding bin for you!

Did you know we have Certified Financial Counselors who will guide you in your goals, for free?

Did you know we offer free credit checks to help you look at ways to refinance or consolidate your debt?

Don't delay; call or email us to schedule a virtual or in person appointment. We are here exclusively to serve you, your family members and your colleagues.



Skip - A - Payment

Are you looking to get ahead of your regular, everyday expenses? Our winter Skip – A – Payment option is here! It's that time of year again, where we are offering an opportunity to skip a payment on your loan!*

Skip a month of payments* and use that month's payment for any of your life's other needs. One form must be signed for each loan payment request, including a \$35 fee per loan. Forms are available online, in drive-thru or can also be mailed or emailed upon request.

**Skip - A - Payment is offered only consumer loans. VISA, mortgage and home equity loans are excluded. Loan must be current to qualify.*

Borrow with Us

If you need to borrow money, your credit union is the place to begin!

You can apply for a low-interest auto loan* to refinance your existing vehicle, or become pre-qualified for a new or used one. You'll know what you can afford, what your interest rate and payment amounts are, *and* be ready to go car shopping, hassle-free.

Not looking for an auto loan? We can help you put the financial power of your home to work with an equity loan or line of credit. We also offer personal loans, and we have fantastic credit card with no annual rate, no late fee and at a great interest rate!*

Since credit unions are nonprofits, you get the best rates and fewer fees. Best of all, we are not like other credit union or bank! We are here exclusively to serve *you*, and we truly have your best interest in mind.

We never engage in predatory practices such as subprime loans or payday lending with exorbitant rates and fees. We also offer financial guidance for our members. Whether it's guiding someone through their first credit experience, setting goals to tackle your debt payoff, or reviewing your credit bureau to see where we can help you maximize your savings, our staff members are excited to share their financial knowledge with you!

If borrowing is on your mind, please make us your first stop. You won't regret it! We have money to lend, with local decisions made by people you know and trust.

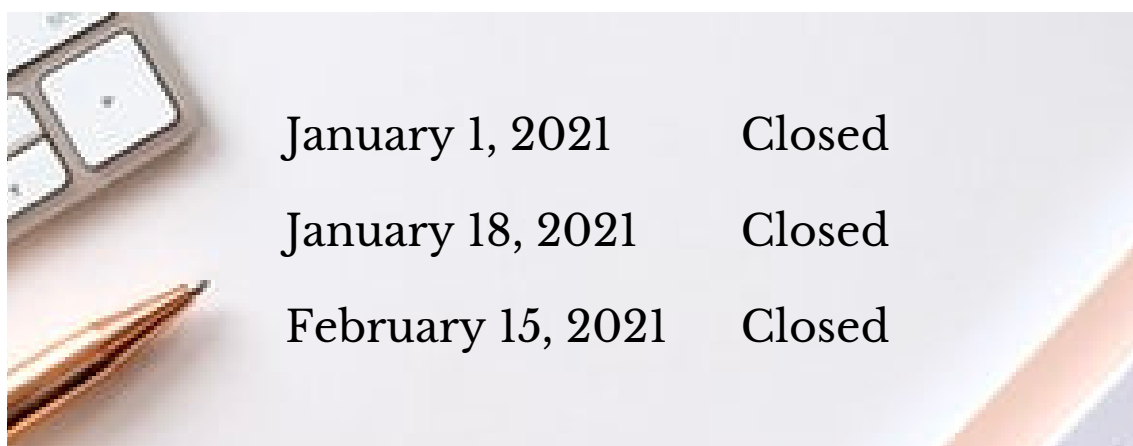
**Rates as low as 2.99% A.P.R. (Annual Percentage Rate) for consumer loans and 13.9% for VISA credit card*



Save the Date

Our 76th annual meeting will be held virtually on April 7, 2021

Credit Union Observed Holidays



January 1, 2021	Closed
January 18, 2021	Closed
February 15, 2021	Closed

Milestones



Richard Metivier, <i>Volunteer</i>	46 Years
Joseph Grube, <i>Volunteer</i>	29 Years
Michael Lajoie, <i>Volunteer</i>	24 Years
Amanda Piper, <i>President & Chief Executive Officer</i>	11 Years
Keith Brookes, <i>Loan Officer</i>	11 Years
Samantha Bolduc, <i>Financial Services Specialist</i>	2 Years