



Serving our members for over 60 years • 1953–2016

Editor: Seth Poplaski,
Marketing Specialist

Summer 2016

From the President's Desk

Happy Fourth of July! Hopefully you are preparing your grill and enjoying the summer! Don't forget: if you are looking for a boat or camper, we can take care of that for you with great rates and great terms.

In the past several months we have added a new Jwaala Online banking system. Soon we will be issuing debit cards with the EMV chip. If you have one of our credit cards, you'll notice that they are already protected with the EMV chip. We will be adding Apple Pay, which will enable you to use your phone for purchases instead of carrying a card with you. If you need it, we have it! Be sure to ask a teller for more information.

The past few months have been busy for Taconnet. We successfully finished our seventh year with Taconnet's "Trek to Success." This is a scholarship competition which we give local senior high school students a chance to win \$5,000, \$2,500, \$1,000 and \$500. It is a fun competition for all and we thank all the students for being part of it!

Here are recipes for you to enjoy!

Karen Denis

President and CEO

Taco Salad by Mary Libold

- 1 bag recipe ready salad mix
- 1 lb. hamburger, cooked with taco seasoning according to directions on taco seasoning package
- 1 can sliced black olives
- 1 can baby corn
- 8 oz. shredded cheese
- 1 or 2 tomatoes, chopped

Mix all together, then top with French dressing and Doritos, broken into small pieces.

Homemade Ice Tea to go with it!

by Seth Poplaski

Put 4 to 8 tea bags into a clean 2 quart or gallon glass container (4 teabags for a 2 quart container, 8 tea bags for a gallon container). Fill with water and cap.

Place outside where the sunlight can strike the container for about 3 to 5 hours. Move the container if necessary to keep it in the sun. When the tea has reached its desired strength, remove from sun and put it in the refrigerator.

Main Office

316 Benton Avenue
Winslow, ME 04901
207.872.7909
1.800.339.7909
Fax 207.872.7815

Hours

Monday–Wednesday and Friday
8:00 A.M. to 4:30 P.M.
Thursday
8:00 A.M. to 6:00 P.M.

Branch Office

245 Madison Avenue
Skowhegan, ME 04976
207.474.2254
1.800.339.2254
Fax 207.474.0696

Hours

Monday–Wednesday and Friday
8:00 A.M. to 4:30 P.M.
Thursday
8:00 A.M. to 6:00 P.M.

Mail

316 Benton Avenue
Winslow, ME 04901-6712

www.taconnet.com

Auto Loan Promotion Extended!

We've decided to continue our auto loan promotion for an additional period of time. If you're considering buying a new or used car, stop by and see what we can do for you.

We've dropped our rates **as low as 2.5% for 60 months** on new cars. Looking to purchase a recreational vehicle or RV? We finance those, too!

Stop by and see Josh in Winslow or Mary in Skowhegan for more information, or visit taconnet.com and apply online!



Holiday Closings

Please be sure to watch the postings at the main and branch offices for holiday, or other closings. The scheduled holiday closings before the receipt of your next quarterly newsletter are as follows:

Independence Day
Monday, July 4

Labor Day
Monday, September 5

Taconnet Staff

Karen Denis, *President/CEO*

Lisa Lachance, *Vice President*

Michael Grenier, *Chief Financial Officer*

Dianne Bourgoin, *Head Teller*

Michele Lacombe, *Visa Coordinator*

Kim Poulin, *Visa/Collections Clerk*

Lisa Violette, *Mortgage Loan Officer*

Maria DeSalme, *Bookkeeper*

Seth Poplaski, *Marketing Specialist*

Josh Plisga, *Loan Officer*

Nicole Harmon, *Collections Officer*

Cindy Gilbert.....*Member Service Representative/Teller*

Mariah Barnett.....*Teller*

Katherine Coombs.....*Teller*

Elizabeth Dixon.....*Teller*

Eliza Lagasse.....*Teller*

Anne Lessard.....*Teller*

Amy Starkey.....*Teller*

Branch Staff

Mary Libold.....*Branch Manager*

Alisha Duplisea.....*Teller*

Karin Hazelton.....*Teller*

Brittney Kirk.....*Teller*

Linda Marcoux.....*Teller*

Board of Directors

John Pople, *Chairperson*

Larry Genest, *Vice Chairperson*

Robert Siviski, *Treasurer*

Georgia Conley, *Board Secretary and Supervisory Committee Member*

Bruce White, *Board Member*

Paul Doucette, *Board Member*

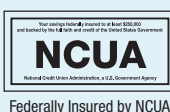
Karen Denis, *Board Member*

Andy Clark, *Supervisory Committee Chairperson*

Liz Ouellette, *Supervisory Committee*

Did You Know?

If you've had a baby within the last 12 months, we'll pay the \$5 for you to open up an account for your son or daughter? It's true! What better way to start saving early for your child's future than to open up a Monty Moose Account for them?



Taconnet's Seventh Annual Trek to Success Recap



The winners: Spencer, Braydn, David and Hillary.

We recently held our seventh annual Trek to Success in which 15 students from across Central Maine competed for college scholarships of \$5000, \$2500, \$1000, and \$500. The competition was held on April 30, May 7 and May 14 with students eliminated each week.

During the first week, students were set up in four groups to work together on challenges including a blindfolded obstacle course/puzzle, a relay and a fireman's challenge, in which all of

the students had to take part in several different firefighter-themed challenges. In our second week of competition, the students were brought to the police academy in Vassalboro to take part in a fast paced physically challenging course which included handcuffing a policeman! The students also took a taste test and finished the day with a scavenger hunt.

The third and final week whittled down our contestants to the final six, where the students had to balance a checkbook, match prices in a grocery store and catapult beanbags into a container that was 10 feet in the air.

Our four winners were **Spencer Salley** (1st), **Braydn Fitzmaurice** (2nd), **David Washburn** (3rd) and **Hillary Libby** (4th). Staff, volunteers and students had a great time at the event! Check our website for a recap video as well as an interview with Spencer, our winner!

Planning to buy a home? Choose the right team members.

When the Boston Red Sox choose new team members, it's a careful process. After all, there's a lot at stake. Experts analyze each prospect's past performance, study them in action, and select those who look like the best fit to help the entire team succeed. Whether or not you're a member of the Red Sox Nation, you'll want to consider an equally mindful process to pick the best real estate professional, contractor (if renovations are needed), and mortgage lender. These guidelines may help make the experience simpler.

Choosing a real estate pro. Do you already know someone you can trust to help find the right house and make the right offer? If not, look for a genuine Realtor[®], a member of the National Association of Realtors who subscribes to its code of ethics.

To find someone you feel comfortable with, you may want to interview two or three realtors who sell property in your preferred neighborhood. Ask about their experience and local knowledge:

- How long have you been licensed?
- How long have you worked in this area?
- Are you familiar with the schools, taxes, demographics, and crime rates in the neighborhood we're considering?
- May we contact some homebuyers you've worked with?



Choosing a contractor. Anyone who's going to take a hammer or saw to your house had better have good references. We suggest your first step should be asking friends, family members, neighbors, and co-workers if they've dealt with a builder they recommend. Inquire at your local hardware or lumber store, too.

Choose two or three candidates to talk to, explaining your plans in detail. How much experience do they have with that kind of project? Check with a few of each builder's customers to find out how satisfied they are. In reviewing their estimates, be sure a payment schedule is agreed on. Never pay for all the work upfront. In fact, it's a good idea to make the final payment 30 to 45 days after work is completed, in case any problems arise.

Choosing a mortgage lender. Many prospective borrowers find they're suddenly in great demand. Online lenders tout speedier approval; mortgage brokers claim a wider variety of loan choices, and big banks advertise happier homeowners. Taconnet FCU is none of the above, but in any comparison we're likely to rank near the top. Here's why:

Low prices. As a credit union, we don't have to pay umpteen layers of management or make Wall Street happy—so we can keep the interest rates low.

Lack of bias. Since our mortgage officers are salaried, there's no incentive to steer you toward a loan that pays the best fee or commission.

Service that won't quit. We believe in educating and informing members so they can make decisions that are right for them. We'll stay by your side throughout the mortgage approval process.

Once the mortgage closes, we're still here to help you through thick and thin. Should you ever be hit by a serious financial hardship—a job loss or a death in the family—let us know so we can search for solutions allowing you to keep your home. That may seem unusual, but we're more than just lenders. You chose Taconnet FCU for your home team, and we're going to fight for your success.