



*Serving our members for over 60 years—1953–2015*

Editor: Lynn McClure,  
Marketing Officer

Winter 2016

## From the President's Desk

### HAPPY NEW YEAR!!!!

Phew, we made it another year and we have bigger and better services. Shortly after you receive this, we will have a new On-line Banking platform. It is easy and has a lot more of what you want! You will have to re-sign in for On-line and Mobile banking, but I promise you it will be worth it.

Soon our Debit and Credit cards will be issued with the new chip you have been hearing about. This is more secure for Point of Sale purchases.

Please feel free to call either office for any questions you may have.

May you have a happy and prosperous New Year!

Here is a great recipe I found on the internet! It is Delicious!!!



#### HAM AND CHEESE MONKEY BREAD

- 2 cans large refrigerated Flakey Biscuits
- 6 Oz. Mild Cheddar Cheese, cut into small cubes
- ¼ lb deli sliced ham
- 2 cloves garlic, smashed
- 4 TBSP salted butter
- ¼ cup green onion, slices

For sauce: 3 TBSP Dijon mustard and 2 TBSP honey.

Preheat oven to 350F. Heat butter and garlic until fragrant and the garlic turns slightly golden. Remove from heat, mix in green onions, and set aside.

Peel several sections of biscuit dough apart. (1 piece into 2) Stuff each round with a little ham and cube of cheese. Wrap dough around filling and pinch to seal. (form balls the best you can)

Lightly brush the inside of a bundt pan with some of the butter mixture. Toss the balls and the butter mixture and arrange them in a pan. Bake for about 30-35 minutes.

Remove from oven and let rest for 8-10 minutes. Meanwhile, mix mustard and honey in a small bowl. Invert Monkey Bread onto a platter and enjoy!

If you want to see how it is done, go to: <https://www.tastemade.com/videos/ham-and-cheese-monkey-bread>.

*Karen Denis*

President and CEO

## Taconnet Partners With Winslow Fire Department In Recent Blood Drive



November 18, 2016 Taconnet partnered with the Winslow Fire Department and held a blood drive at the Winslow Fire House. When you plan a blood drive you have to be quite sure that you're going to get the donors so that the Red Cross receives the amount of blood needed. Well, Taconnet met the challenge and the Red Cross was impressed! Thank you to all our members that came out to donate blood. We never know when we may need blood ourselves, or a loved one may need it, and we want to know that it's ready and available.



## Winter Recreation Loans

When the snow finally comes, and we all know it will, see us, at Taconnet for all your Winter fun. We have competitive rates to get you and your family into the great outdoors of Maine.

## Office Hours

### Main Office

The main office at 316 Benton Avenue, Winslow, Maine is open:

**Monday – Friday**  
**8:00am to 4:30pm**

with the exception of federal holidays.

Telephone numbers are toll-free 1-800-339-7909, or from the local calling area (207) 872-7909.

### Branch Office

The branch office at 245 Madison Avenue Skowhegan, Maine is open:

**Monday – Friday**  
**8:00am to 4:30pm**

with the exception of federal holidays.

Telephone numbers are toll-free 1-800-339-2254 or from the local calling area (207) 474-2254.

## Mail

Please address all mail to 316 Benton Avenue, Winslow, ME 04901-6712

Visit us on the web for a list of our services at [www.taconnet.com](http://www.taconnet.com)

## 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:

**Martin Luther King, Jr. Day**

Monday, January 18, 2016

**President's Day**

Monday, February 15, 2016

## 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*  
Lynn McClure, *Marketing Officer*  
Seth Poplaski, *Marketing Officer*  
Josh Plisga, *Loan Officer*  
Nicole Harmon, *Collections Officer*  
Cindy Gilbert.....*Member Service Representative/Teller*  
Mariah Barnett..... *Teller*  
Elizabeth Dixon..... *Teller*  
Eliza Lagasse..... *Teller*  
Anne Lessard..... *Teller*  
Amy Starkey..... *Teller*

## Taconnet's Branch Staff

Mary Libold.....*Branch Manager*  
Alysha Duplisea..... *Teller*  
Karin Hazelton..... *Teller*  
Stephanie Lachance..... *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*

## 2015 Trek to Success Winners



## Taconnet's Trek to Success 2016

Taconnet is gearing up for yet another successful Trek to Success scholarship competition. The applications will be available this month (January) and the deadline will be Monday, March 7, 2016. The actual competition dates are Saturdays, April 23 and 30th and May 7th.

Do you know a relative, or a friend that is a senior in high school this year at a school in Kennebec or Somerset County? Please share with them this fun, exciting, and challenging competition where they have an opportunity to win \$500, \$1000, \$2500, or \$5000 for college. Who couldn't use that kind of help to take the edge off the cost of college tuition today. They can visit [taconnet.com](http://taconnet.com) and get all the details, or stop by our Winslow, or Skowhegan office.

The word is out about the "Trek" as Taconnet heads into its 7th year of awarding scholarships. Taconnet is proud to have this unique and fun way to help students in our surrounding communities get off to a good start with college while having fun doing it.

## Taconnet Unfolds Chip-and-Signature Cards to Help Foil Card Counterfeiters

As Taconnet's CEO mentioned in the top of our newsletter, about "chip" cards we want to provide more information to our members about them.

You may have received in the mail (or will soon) a new credit card that looks much like your old one, except for a small silver square on the left front. The square is an embossed microchip, and it features a new technology designed to reduce fraud at merchant locations.

### How do I use it?

Thousands of merchants around the U.S. are installing new payment terminals to accommodate chip-equipped cards. When you're ready to pay, instead of swiping your card, just insert the end of it into the terminal, chip side up. Leave it there while you follow the on-screen prompts. Lastly, you'll sign a payment slip to complete the transaction.

### Why the new cards?

Although your new chip card also has a magnetic stripe for use at older terminals, the fact is that "mag stripe" technology is easy to hack. Armed with real account information stolen in a previous data breach, thieves program this data into the stripe on a counterfeit card. They then go on a shopping spree, buying merchandise that's charged to the identity theft victim's credit card account. The thieves line their pockets by reselling this merchandise on the black market. The card-issuing bank pays for the loss, not the merchant or the real account holder.

With the new card, the microchip authenticates the card and generates a unique encrypted code with each transaction. It's much more secure than a magnetic stripe.

You'll be seeing more chip card-enabled terminals in 2016. By then, merchants who haven't converted to accept chip-based payments will start to be liable for



## Seth Poplaski Joins Taconnet's Marketing Department

Taconnet welcomes Seth Poplaski to its staff. Seth joins Lynn McClure as another Marketing Officer. He will be working on Taconnet's social media with Facebook, Twitter, Instagram and YouTube, as well as videos, and blogging.

Seth comes to us with many talents, and started his credit union career by being the first Young and Free Spokester for Maine credit unions through the Maine Credit Union League. Seth was chosen for that position by submitting a video of what he could do for The Young and Free Maine program and beat out all the many other applicants. The Young and Free program reaches out to the 18 to 25 year olds with a wealth of information on financing. Seth did a top notch job in educating that age group while making it fun.

Taconnet stays up with the current technology that is offered credit unions, and Seth will help to continue to get the word out to our members.

His home is the town of Manchester, where he lives with his wife and young daughter.

We welcome Seth who will be a true asset to our staff.

any fraud committed with a chip card. (Gas stations have until 2017 to upgrade their pumps.) Full transition to the new chip-based standard may take a few years.

### Is the technology proven?

Chip cards have been used for years throughout Europe. In fact, the technology behind the chips is called the EMV standard – short for EuroPay, MasterCard, and Visa®.

### What does it mean for me?

Your consumer protections stay the same. As before, you're not liable for a fraudulent transaction, provided you notify the card issuer as soon as you become aware of it. A few more tips:

- If the merchant doesn't provide a chip-enabled terminal, be prepared to "swipe your stripe" just as you've always done.
- You can also use your chip-based card to make purchases and payments online or by phone, as always. Credit cards still aren't accepted in ATMs unless they've been issued a PIN (often available on request).
- The most important thing you can do is to keep your card data secure. Check your monthly statement for suspicious activity, and shred statements and receipts you don't need.

As this last tip suggests, it's too early to relax your vigilance. Chip cards promise to be valuable fraud fighters at merchant stores and offices in what we call "card present" transactions. The next challenge will be bringing stronger technology to "card not present" purchases in the online universe.

At Taconnet, we'll continue to stay on top of developments that help us protect our members' accounts. Today's chip cards, we believe, are an important step into providing a more secure future for our members.

