neighbors since 1936!

YOUR OUARTERLY INFORMATIONAL NEWSLETTER

BankNote

message from the President

As we step into 2024, I am filled with a sense of pride and excitement for what lies ahead for Aroostook Savings & Loan. I anticipate that this year will be one of significant growth and development, not only in the services we offer but also within our dedicated team.

I am delighted to announce that our Operations staff has expanded to include some remarkable talents who are set to make substantial contributions to our bank. Deidra Violette has been promoted from a Caribou teller position to Operations Assistant. Deidra will be working closely with Kristi Bell, AVP & BSA Officer, assisting in processing accounts payable, reconciling bank accounts, and supporting numerous other accounting and deposit operations functions. Her promotion is a testament to the hard work and dedication she has shown, and we look forward to her continued contributions.

We have welcomed Kim Watson to our Operations team, bringing over 15 years of invaluable banking experience. In her new role as Card Services and IRA Manager, Kim will oversee our Debit Card services and IRAs, providing expertise in IRA documentation, education, and training. Her skills will be instrumental in enhancing our bank-wide services, especially in areas such as debit card fraud and dispute monitoring, and IRA reconciliation and resolution. We are confident Kim will become an indispensable asset to our team and our customers.

Last November, Jason Haney joined us as a full-time teller in our Caribou branch. Jason's professionalism and engaging personality have already made him a valuable addition to our Teller Team, enhancing the service experience for our customers.

Amidst these exciting team developments, we are thrilled to announce the launch of Aroostook Payroll, Inc. This significant expansion in our suite of financial services marks a milestone in our commitment to fostering local business growth and providing comprehensive solutions right here in Aroostook County. For more information about Aroostook Payroll, Inc., please refer to the back side of this newsletter.

Looking ahead, we are eagerly anticipating the 6th annual Operation Hunger Telethon on Thursday, March 28th, broadcasting live from WAGM-TV. In partnership with Catholic Charities and the United Way, this telethon is a crucial initiative to address hunger in our community. Aroostook Savings & Loan is proud to continue our Platinum Sponsorship of this vital fundraising event. We encourage everyone to contribute to this cause, either through WAGM's website on the day of the telethon or at FeedTheCounty.com. Together, we are making a difference!

Promotions



Deidra Violette Operations Assistant OPERATIONS - CARIBOU

New Faces



Kim Watson Card Services & IRA Manager OPERATIONS - CARIBOU



Jason Hanev Teller CARIBOU

In 2024, "Your Home Bank" remains dedicated to being proactive and responsive to the needs of our customers and our community. We are committed to strengthening the local economy and supporting the communities we serve. The Board of Directors, management, and staff at Aroostook Savings and Loan are grateful for your continued confidence and trust. We are here to support you in achieving your financial goals and wish you a healthy and prosperous new year.

Sincerely.

Curt D. Paterson, President & CEO





Empowering Local Businesses with Aroostook Payroll, Inc.

Aroostook Savings & Loan is thrilled to announce a significant expansion in our suite of financial services with the recent launch of Aroostook Payroll, Inc.! Aroostook Payroll is a testament to the Association's commitment to fostering local business growth and providing comprehensive financial solutions right here in the heart of Aroostook County.

A Local Solution for a Critical Business Process

Headquartered at our Presque Isle branch, Aroostook Payroll is spearheaded by Lynn Boucher, CPP (Certified Payroll Professional). With approval from both the OCC on the federal level and licensed in the State of Maine, we're set to redefine payroll processing for local businesses. Our goal? To alleviate the stress of payroll management, allowing you to focus on what truly matters - growing your business.

Why Aroostook Payroll Stands Apart

Aroostook Payroll isn't just another service provider. We're part of the fabric of Aroostook County, dedicated to offering a level of personalized service that national chains simply can't match. Our team brings over 30 years of combined payroll experience, ensuring that your payroll needs are met with precision, timeliness, and a personal touch.

The Benefits of Choosing Local

- <u>Personalized Service</u>: We tailor our services to meet the unique demands of your business, ensuring a perfect fit every time.
- <u>Expert Knowledge</u>: Our Maine state-licensed team is equipped with extensive industry expertise, ready to navigate the complexities of payroll processing on your behalf.
- <u>Community Focus</u>: Opting for Aroostook Payroll means investing in our local economy, supporting job growth, and ensuring your dollars stay within and invested in Aroostook County.

Come Join the Aroostook Payroll Family!

We invite all Aroostook County businesses to experience the difference of local, expert payroll services designed with your needs in mind. Say goodbye to one-size-fits-all solutions and hello to a local financial partner who truly understands your business.

Visit us at Aroostook Savings & Loan, 364 Main St., Presque Isle and give Lynn a call at 207-768-7136. Also, be sure to "Like" and "Follow" us on Facebook. Your business deserves the best, and with Aroostook Payroll - Your payroll, is our priority!



6¢ Cans For A Cause

Donate your bottles and cans and help us Feed The County! Look for the bright blue bins at any Parson Street Redemption Center Drop 'n Go bin location near you. You don't need an account



to donate, just write "FEED THE COUNTY" on the bag and drop it in the blue bin.

Like our

Aroostook Savings & Loan Facebook page and check our posts for a list of Drop 'n Go bin locations.

Thank you for your continued support in helping us Feed The County. Together We Are Making A Difference!

www.FeedTheCounty.com

Tax Refund Time

You can have your tax refund directly deposited to your Aroostook Savings & Loan account by verifying your account information provided on your returns.

Direct deposit is easy to use. Just select it as your refund method through your tax software and type in your account number and routing number (211273794). Or, tell your tax preparer you want direct deposit.

If you wish to have your return deposited into your checking, make sure to enter the full 10-digit account number found at the bottom of your checks.

To verify the status of your refund go to the IRS website at www.irs.gov/refunds

If it's been more than 21 days since you e-filed and you have not received your federal tax refund, call 800-829-1040.