

# AROOSTOOK SAVINGS & LOAN

Your Home Bank

Helping your friends and neighbors *since 1936!*

YOUR QUARTERLY INFORMATIONAL NEWSLETTER

# BankNotes

## Join Us for the 3rd Annual **FEED THE COUNTY 150 PASS RACE**

Don't miss the heart pounding racing action returning to **Spud Speedway on Sunday, June 19th at 1pm**. Come watch some of the best Pro All Star Racers from all over New England and Canada compete in a 150-lap PASS Super Late Models Race AND a 50-lap PASS Modified Race, this class is something to watch with high speed and great maneuverability. Lastly, the afternoon of racing will end with the Maine Enduro Tour battling in a race to see who takes home the top prize!

At the last race, we raised \$9,360 in Lap Sponsorships with the proceeds benefiting Feed The County and the 28 local food pantries they serve. Fort Kent's Austin Theriault will once again making an appearance at the race. He said "It's going to be great to see people out there with the pandemic. For the past year people being cramped up and being able to get outside in good weather and I think it is going to be awesome. To do it for a good cause like Feed the County is going to be special. I don't know whether I am going to be behind the wheel or behind the scenes but we are going to something special this year."

Lap Sponsorships are once again available. Please inquire or pick up a Lap Sponsorship form at either branch location in Caribou and Presque Isle, or online at [www.FeedTheCounty.com](http://www.FeedTheCounty.com) and be sure to get out to support this great event at your local Speedway in June! **Follow Aroostook Savings & Loan, Spud Speedway, and WAGM-TV Facebook pages for more information and for a list of Business Sponsors to support.**



*Attention Students,  
Parents and Relatives  
of College Bound Students*

## You Are Our Best Investment

Aroostook Savings & Loan is pleased to continue our annual scholarship program to award young members with funds for furthering their education. This scholarship program is just one way we give back to the communities we serve. Two scholarships will be awarded, worth up to \$4,000 each, to eligible high school graduating students who are continuing their education by enrolling in either a 2 or 4-year program at a college or university. Students enrolled in a 2-year program will be eligible for a \$2,000 scholarship or \$1,000 per academic year. Students enrolled in a 4-year program will be eligible for a \$4,000 scholarship or \$1,000 per academic year.

Scholarship applicants must be a member or have a relative (parent, legal guardian for at least one year, brother, sister, or grandparent) that is presently a member of the Association. The member must have an open account, which has been open for at least one year and maintained in a satisfactory manner. Senior students applying for assistance must have at least an 85 Grade Point Average. College students must have an Accumulative Grade Point Average of 3.0 or higher. Students must be a resident of the State of Maine and a U.S. Citizen.

For more information please contact: Iris Pelletier  
Aroostook Savings & Loan, 43 High Street, Caribou, ME 04736  
207-498-8726 or email: [ipelletier@yourhomebank.com](mailto:ipelletier@yourhomebank.com)

*Aroostook Savings & Loan Scholarship Fund applications are available at local high school guidance offices throughout Aroostook County, or may be picked up at our Caribou or Presque Isle branch.*

**Application deadline is Friday, June 17, 2022**



find us online at [www.yourhomebank.com](http://www.yourhomebank.com) or follow and



us on





### Be Crime Smart

Get educated on how to protect yourself from a variety of Scams and Threats

# Spotted a Scam?

The FTC wants to know about it. Your scam stories help [FTC.gov](http://FTC.gov) better understand how fraud affects every community.

Scammers are using social media for investment, romance, and online shopping scams. More than 1 in 4 people who reported losing money to fraud said it started on social media with an ad, a post, or a message.

**Social Media Phishing:** They will often direct you to a link, appearing to be a real company website, where they will ask you to enter personal

information, such as a credit card number or social security number. To steer clear of phishing on social media, a few quick best practices include:

- Don't accept friend requests from strangers.
- Don't click on links to update your personal details – instead, visit the platform's support pages to see what updating is needed, and how and when to do it.
- Don't use the same password and user name for all your accounts because once one of them is stolen, all your accounts will be in jeopardy.
- Don't ignore prompts to update your operating system; many attacks exploit unpatched vulnerabilities.

**Romance Scams/Catfishing:** Romance scammers pursue people on dating apps and social media with fake tales of love, then demand payments with gift cards, wire transfers, and cryptocurrency. The scammer creates a fake account on social media or a dating service. They then entice users with the promise of a relationship, but never seem to be able to meet, or live very far away. Once a relationship is developed, they often ask for money or hint that they are having a hard time. Some scammers disappear as soon as they receive money from a victim, while others will continue to request more money over the span of months or years. Be wary of who you meet online and who you send money to.

**Prizes and Giveaways:** Scammers will masquerade as a company or lottery and notify victims that they have won a prize, even if they have not entered a giveaway or contest. People who have recently entered giveaways online are often targets as well. To receive the prize, they usually need to pay a fee, usually by wire transfer. If you win a real giveaway or lottery, you will not be asked to pay money to claim a prize. If you recently entered a giveaway or lottery, research the official website or contact information and speak with the organization directly to confirm if you are a winner.

**Amazon Impersonators:** Imposters posing as phoney Amazon representatives call and trick people with messages about suspicious activity or unauthorized purchases on their accounts. They ask for (and are given access to) the consumer's computer or phone to "fix" the problem and provide a refund. The imposter then supposedly pays too large a refund and asks the customer to return the difference. Sometimes, criminals beg for help — and say they'll be fired if they don't get the money back.

If you spot a scam, please report it at [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov). It is easy and the information you give helps protect your community. Read common scams and sign up for email updates at [consumer.ftc.gov/consumer-alerts](http://consumer.ftc.gov/consumer-alerts)

## Auto Loans

Rates as Low as

# 2.00%<sup>APR\*</sup>



## Get A Better Rate!

Members who have their mortgage loan with Aroostook Savings qualify for a .5% APR\* customer interest rate discount. Also, if you have a great credit score you could qualify for an additional .25% APR\* interest rate discount.

**Enjoy Low Rates! Every day. All year long. No Gimmicks!**

Applying for a Personal Auto Loan at Your Home Bank is quick and easy.

Why wait days for an approval? We can give you an answer the same day on most Personal Auto Loan requests.

**Finance with Us at Your Local Dealer!**

\*APR=Annual Percentage Rate. Rates based on term, credit history, downpayment and customer discounts that may apply. Rates are subject to change at any time.



## Bank Holidays

All offices will be closed in observance of the following holidays:

**Memorial Day**  
Monday, May 30th

**Independence Day**  
Monday, July 4th