

AROOSTOOK SAVINGS & LOAN

Your Home Bank

Helping your friends and neighbors since 1936!

YOUR QUARTERLY INFORMATIONAL NEWSLETTER

BankNotes

message from the President

Over the last 86 years we have been your financial institution and we have consistently given back to the communities we serve. It takes a village to help those in need, and Aroostook Savings & Loan is proud to partner with others in making an impact. Be sure to save these dates for some Family Fun! and check our Facebook page for up-to-date event information. Your Home Bank is once again a proud Grand Sponsor for the **167th Northern Maine Fair** from **August 4-7th**. Join us for the **annual Labor Day Caribou Viking Run** held at the **Caribou High School track on Monday, September 5th**. Free t-shirts will be given to participants (ages 2 - 8th graders) at registration which starts at 8 a.m. Mark your calendars and plan a fun-filled weekend to benefit Feed The County! Bring your family and friends to enjoy a special day-long fundraising event at **Goughan's Berry Farm in Caribou to benefit Feed The County on Saturday, Sept. 10th** (see event ad on this page for more info). On **Sunday, Sept. 11th**, join us at **Spud Speedway** for an exciting afternoon of racing at the **Feed The County 150 starting at 1 p.m.** Visit online at www.feedthecounty.com for lap sponsorship or to donate.

Please join us in the fun at these upcoming community events. We hope to see you there!

Sincerely,

John S. Swanberg,
President/CEO

Recipients of the 2022 Scholarship

We are pleased to announce the awarding of scholarships to two dedicated students pursuing higher education. Each recipient will receive a \$4,000 scholarship (\$1,000 per academic year) throughout their college career.



Congratulations from All of Us at Your Home Bank!

Mia Carney graduated from Ashland District School and will attend the University of Maine at Orono majoring in Biochemistry. She is the daughter of Ryan and Michelle Carney.



Matthew Hedrich graduated from Presque Isle High School and will attend the University of Maine at Farmington majoring in Actuarial Science. He is the son of David Hedrich and Nancy Watson.



FEED THE COUNTY

7th Annual Family Fun Fest

Sat., Sept 10th 8A-5P

GOUGHAN'S FARM

875 Fort Fairfield Rd., Caribou

Mini Golf - Corn Maze

BBQ LUNCH 11am-1pm

Hot Dogs, Burgers, Corn on the Cob,
Fox Family Potato Chips, Can Soda
and Goughan's Homemade Ice Cream

Proceeds to benefit Feed The County



Board of Directors

Norman F. Collins, Chairman
John S. Swanberg, President
Samuel W. Collins, Secretary
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find us online at 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

Tips to Avoid Being Scammed

Recognizing these common signs of a scam could help you avoid falling for one.

FOUR SIGNS THAT IT'S A SCAM

1. Scammers PRETEND to be from an organization you know. Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations. They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

2. Scammers say there's a PROBLEM or a PRIZE. They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately. Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way. They often insist that you pay by sending money through a money transfer company or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them money.

TO AVOID BEING SCAMMED:

- **Resist the pressure to act immediately**, no matter how dramatic the story is.
- **Stop and talk to someone you trust.** Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.
- **Never send cash, gift cards, crypto, or money transfers. And never deposit a check and send money back to someone.** Once the scammer gets the money, it's gone!

Source: www.consumer.ftc.gov

If you spot these or any other scam, report it to the FTC at ReportFraud.ftc.gov.

Bank Holidays

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

Labor Day

Monday, September 5th

Bank with Us Wherever You Go.

It's quick, easy and secure.



Are you making the most of your Online and Mobile Banking? Perhaps you use Online Banking to check account balances or view a history of your transactions. But you may not be aware of all the ways that Online and Mobile Banking can make your life easier. Here are a few additional features you can use to take full advantage of Aroostook Savings Online and Mobile Banking:

- **Transfer funds** between your Aroostook Savings accounts
- **Bill Pay***: You can save time and money! Set up recurring payments or use one time payments. Pay your bills online or via the mobile app - *it's like having an electronic checkbook in your pocket!*
- Manage your **ATM/Debit card**
- While traveling, use our Mobile App to locate the nearest **surcharge-free ATM** with more than 130 locations in Maine.
- **Mobile Deposit***: Using your smart phone camera, you can deposit checks from anywhere hassle-free.

To install our Mobile App, search for "Aroostook Savings and Loan" in your device's app store.

*Upon approval for Bill Pay & Mobile Deposit. Our service is free but message and data rates from your wireless carrier may apply.