

AROOSTOOK SAVINGS & LOAN

Your Home Bank

Helping your friends and neighbors since 1936!

YOUR QUARTERLY INFORMATIONAL NEWSLETTER

BankNotes

message from the President

Dear Valued Members,

We Are Here For You - Every Step of the Way!

As we reflect on 2021, celebrating 85 years as "Your Home Bank" - we are honored to be your local community bank of choice. Whether you are a first time visitor or a long-time customer, we are here for you! Aroostook Savings & Loan truly appreciates your business and are grateful for the trust you have placed in us.

Even when facing some of the nation's most historic challenges including wars and recessions, the Association continued to expand and build on its trusted reputation. Today, we are the only long-standing community bank with branch locations only in Aroostook County and we hope you find comfort in knowing that Your Home Bank continues to remain strong, even during these uniquely difficult times of dealing with the impact of the ongoing pandemic.

This past year, we achieved another year of strong growth thanks to you, our loyal customers, who understand the true value of banking locally. We are here to help and are committed to being proactive and responsive to the needs of our customers. We understand now more than ever, the value of in-person banking, but we also know that digital banking options provide you with the ultimate banking convenience. We are proud of our dynamic, mobile responsive website and mobile banking app - where you can view our products, services and deposit rates with ease from any mobile device. Please check our website often for our competitive deposit and loan rates. Be sure to also follow us on Facebook for the latest in product/service information, news and community event updates.

Aroostook Savings and Loan will continue to focus on providing personalized service every day. We are honored to be your local community bank of choice and we appreciate the opportunity to be your financial banking partner.

The Board of Directors, management and the staff at Aroostook Savings and Loan are committed to continue to work hard to earn your business. We look forward to assisting you with achieving your financial goals in the coming new year. May the New Year be a healthy and prosperous one for you and your loved ones.

Sincerely,

John S. Swanberg,
President/CEO

Goughan Farm's Event raises over \$42,275 for Feed The County!

The 6th Annual Feed The County Family Fun Fest hosted by Goughan's Berry Farm in Caribou was cancelled this past September due to COVID. With over 40 local businesses generously sponsoring a Mini-Golf Hole and many community members making monetary donations - the fundraising event was still able to raise over \$6,046! In the last six years, this special fundraising event has raised more than \$42,275 to benefit Feed The County and the 28 local food pantries they serve.

Together We Are Making A Difference !



6th Annual FEED THE COUNTY FAMILY FUN FEST

Dixie Shaw from Catholic Charities Maine receives fundraising event proceeds check from Farmer Mark Goughan, Kristi Goughan, Kelli Michaud and Katie Shannon from Goughan's Farm; President John Swanberg and Vicki Keaton, Aroostook Savings & Loan

Board of Directors

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find us online at www.yourhomebank.com or follow and us on

How to Avoid a Money Mule Scam



Be Crime Smart

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

Scammers are looking for people to help them move stolen money. They visit online dating, job search, and social media sites, create fake stories, and make up reasons to send you money, usually by check or Bitcoin. Then they tell you to send that money to someone else by using gift cards or wire transfers. But they never say the money is stolen, the stories are lies, or that if you sent the money- you might be acting as what law enforcement calls a money mule.

If you help a scammer move stolen money — even if you didn't know it was stolen — you could get into legal trouble. You'll be at financial risk, too. If you deposit a scammer's check, it might clear at first. When it turns out to be a fake check, the bank will want you to repay the full amount. And using a scammer's money to buy gift cards and turning over the PIN codes, or sending wire transfers is almost like sending cash. In both cases, the scammer gets the money quickly, and it's almost impossible to recover.

How can you avoid a money mule scam? Don't forward money for an online romantic interest who sends you money. That's always a scam, and a way to get you to move stolen money. Don't accept a job that asks you to transfer money or packages — even if they tell you to send money to a “client” or “supplier.” You may be helping a scammer move stolen money or gift cards. Don't accept a grant or prize award and forward some of the money. That's another way to get you to move stolen money.

If you think you might be involved in this scam, stop the payment transaction and stop communicating with the person. Tell your bank, the wire transfer service, or any gift card companies right away. If a scammer has your bank account information, close your account immediately, then tell the FTC at ReportFraud.ftc.gov.

Source: www.consumer.ftc.gov



Help Us Feed Our Hungry Neighbors

Hunger and food insecurity is not going away. Every day, nutritious meals are missing from tables in Aroostook County. More than 28,000 men, women, children, seniors, and veterans that are living on low to fixed incomes, do not know where their next meal will come from. The pandemic crisis has brought awareness to a persistent problem that existed long before COVID 19. Feed the County and Catholic Charities Maine has become the primary hunger relief organization in Aroostook County, distributing food to more than 28 local food pantries. Each month, the two Food Banks in Caribou and Monticello are filled and emptied – so we always need your help!

How can you help? Consider volunteering at your local food pantry, homeless shelter or community kitchen. Organize a food drive or collect money donations to help Feed The County and support the 28 local food pantries they serve. Join us in our year long mission to helping our friends and neighbors in need. A little bit goes a long way when someone is going hungry and together we can make a difference! **For more information or to donate online, go to www.FeedTheCounty.com**

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 tax refund, call 800-829-1040.