

# AROOSTOOK SAVINGS & LOAN

**Your Home Bank**

*Helping your friends and neighbors since 1936!*

YOUR QUARTERLY INFORMATIONAL NEWSLETTER

# BankNotes

## message from the President

We are excited to announce that we will be launching a new responsive website featuring a more modern and user-friendly look and will also be entirely mobile-friendly! Designed with the mobile-member in mind, our new responsive website will make navigating and accessing important financial information easier regardless of the type of mobile device. From the largest desktop or laptop screens, to tablets, all the way down to the smallest smartphone, the new and improved website is built for all users. Follow us on Facebook or watch our homepage at [www.yourhomebank.com](http://www.yourhomebank.com) for our website launch date announcement.

**We Are Here For You.** As we continue to face the impact of the coronavirus together, your safety and well-being is our number one concern. Aroostook Savings and Loan is committed to safely welcoming you into our lobbies while providing uninterrupted banking services. Our banking hours have remained the same at both branches and our loan officers are always available to meet and discuss your personalized lending needs. To protect the health of customers and employees; we are practicing "social distancing" measures, maintaining lobby occupancy limits, we have set-up sanitizer stations in our lobbies, and daily cleaning of high touch surface areas and of our ATMs. As always, and as circumstances change in the upcoming months and new year, we will be here for you every step of the way - helping our friends and neighbors for 84 years!

Sincerely,

John S. Swanberg,  
President/CEO

## Announcing the 2020 Scholarship Recipients

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!

**MacKenna Smith** graduated from Caribou High School and is attending Husson University majoring in Forensic Science. She is the daughter of Whitney and Katie Smith.

**Emma Hixon** graduated from Caribou High School and is attending the University of Maine Farmington majoring in Elementary Education. She is the daughter of Kenneth and Kelli Hixon.



## Goughan Farm's Event raises over \$36,230 for Feed The County!

The 5th Annual Feed The County Family Fun Fest hosted by Goughan's Berry Farm in Caribou was held on Saturday, September 5th. The special day-long fundraising event to benefit Feed The County raised over \$8,049! Over 40 local businesses sponsored a Mini-Golf Hole and hundreds of community members enjoyed some family fun on the farm including a BBQ Luncheon, Mini Golf, Animal Barn and Corn Maze. In the last five years, this one-day fundraising event has raised more than \$36,230 to benefit Feed The County and the 24 local food pantries they serve.

### Together We Are Making A Difference !



5th Annual FEED THE COUNTY FAMILY FUN FEST

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

## Board of Directors

- Norman F. Collins, Chairman
- John S. Swanberg, President
- Samuel W. Collins, Secretary
- Douglas A. Flourde, Treasurer
- Katherine A. Anderson
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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

# Don't Be Fooled by Fake Package Delivery Scam

**How the Scam Works:** You receive a call, email or text from someone claiming to be your mail carrier or a parcel delivery service saying that they were unable to deliver a package to your home. If you don't remember ordering anything that needs to be delivered, the caller may try to convince you the package is a gift from a friend or relative. The caller may sound friendly and professional, making the scam harder to spot. The email messages also look legitimate - containing official logos and using professional language. However, things get suspicious quickly. The caller will ask you to verify personal information or give them your credit card information to reschedule the delivery. Email messages may ask you to click on a tracking link for your mystery package. When you click, you may download malware onto your computer that gives con artists access to any personal information and passwords. No matter the method of contact, the package doesn't exist. Sharing your personal information puts you at risk for identity theft.

### How to Avoid Package Delivery Scams: Be wary of unsolicited communications.

Package delivery companies will never contact you unsolicited via telephone call or text. Instead, if a package cannot be delivered, they usually will leave a note on your door. **Track your packages.** Always keep track of your online purchases and expected deliveries. Request tracking numbers so you will know when each package is due to arrive. **Never give your personal information to strangers.** Even when the caller is friendly, always use caution when asked for personal information. Hang up and contact the official customer service number directly to confirm their request. **Never click on links in unsolicited emails.** Links in emails can download malware onto your computer. Don't click links in emails from people you don't know or from companies who you have not asked to be contacted by. Be wary of official-looking email; popular brands can easily be spoofed.

Source: www.bbb.org



## Fight Hunger & Brighten the Holidays

**October is Tackling Hunger Month** and with the crushing blow caused by the coronavirus pandemic, food insecurity has increased by 37% 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.

**How can YOU help make more meals possible to those in need during the upcoming Holiday season?** 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 24 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](http://www.FeedTheCounty.com)**

## Auto Loans

Rates as Low as  
**2.75%** APR\*



Just another benefit of being an Aroostook Savings & Loan customer.

### Get A Better Rate!

...and 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 these holidays:

**Veterans Day**  
Wednesday, November 11th

**Thanksgiving Day**  
Thursday, November 26th

**Christmas Day**  
Friday, December 25th

**New Year's Day**  
Friday, January 1st