

# AROOSTOOK SAVINGS & LOAN

**Your Home Bank**

*Helping your friends and neighbors since 1936!*

YOUR QUARTERLY  
INFORMATIONAL  
NEWSLETTER

# BankNotes



## Now Get Financing Right at Your Local Dealership - Get a Local Rate You Can Love!

Aroostook Savings & Loan can help put you in the driver's seat and save you time and money! We are now partnered with select auto and recreational dealers in Aroostook County to offer convenient, gimmick-free financing that fit your loan needs. In most cases, you can apply and receive same day loan approval.

### It's as Easy as 1-2-3

1. **Decide on the make and model you want**
2. **Visit any participating dealer and tell them you want to finance with Aroostook Savings & Loan**
3. **Apply for low-rate financing at your local dealer and you will quickly have a loan approval decision**

Whether you are buying new or used, at Aroostook Savings & Loan, we take pride in knowing we offer some of the most competitive rates in our local area. Ask for us by name at your local dealer and let us help you save hundreds of dollars in interest!

If you have already made a recent purchase and financed it somewhere else, consider refinancing your vehicle loan with us - it just may save you lots of money! You could lower your monthly payments with our low rate, or even pay off your loan faster.

**Aroostook Savings & Loan's partnership with local dealers make it easy and convenient for you to finance your next purchase and save you money.**

**Buy and Finance Locally.**

**Keep Your Money at Home,  
Where It Builds the Community!**

### Participating Dealers:

#### CARIBOU

- Gagnon's Auto & RV Sales Inc.
- Gary's Sales & Service
- Gary's Yamaha
- Griffeth Ford Lincoln
- Hilltop Motors, Inc.
- R & B Auto Sales

#### FORT FAIRFIELD

- Caldwell's Auto Sales & Service

#### HOULTON

- Clark's Auto Sales
- North Country Auto

#### LIMESTONE

- Caldwell's Auto Sales & Service
- Cote Auto Inc.

#### LINCOLN

- North Country Auto

#### PRESQUE ISLE

- Carroll's Auto Sales
- Dana's Auto Sales
- Embelton Auto Sales
- Griffeth Ford Lincoln
- Griffeth Honda
- Impact Auto Inc.
- Jeff's Auto Sales & Service
- McCluskey's RV Center
- North Country Auto
- Percy's Auto Sales

## Board of Directors

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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

## 3 Holiday Shopping Scams to Identify & Avoid

**Look-Alike Websites** You will see an increase in the number of email alerts announcing deals, gifts, and sales. While they look legitimate, the links may lead to look-alike websites meant to trick you into entering private information or give scammers an opportunity to download malware onto your computer. To protect yourself: review the sender's address, look for misspellings throughout the email, and hover over links without clicking to see where they reroute. Only enter sensitive information into

a secure website that begins with "https".

**Free Gift Cards** Who doesn't love free stuff especially around the holidays? Scammers hope to take advantage of that fondness through phishing emails and pop-up ads offering gift cards. If you come across one of these offers, do not open it, as it can be a phishing attempt but, if you do, don't click the links. Instead, mark the email as SPAM or JUNK. Do not share any personal information to receive the card as the scammers will use the information to steal your identity later.

**Travel Scams** Traveling for the holidays can get expensive and bargains may be tempting, but some offers may be scams that end up costing you more instead of helping you save. To avoid travel scams, you should be cautious when it comes to email offers, especially if it is from an unknown sender or company. Never wire money to someone you don't know and ask for references. When making any of your holiday purchases be wary of anyone asking for a strange form of payment as they often can't be traced or undone. These may include prepaid debit or gift cards, and wire transfers.

Source: www.bbb.org



## Fight Hunger & Brighten the Holidays

October is Tackling Hunger Month and with escalating food, fuel and heating costs - now is a great time to start thinking about giving and helping make more Holiday meals possible.

Hunger affects 1 in 5 people that live in Aroostook County - that is more than 23,000 men, women, children, seniors, and veterans that are living on low to fixed incomes that do not know where their next meal will come from.

How can YOU help? If you have time to give, than 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 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!

### 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 (observed)**  
Monday, November 12th
- Thanksgiving Day**  
Thursday, November 22nd
- Christmas Day**  
Tuesday, December 25th
- New Years Day**  
Tuesday, January 1st