

AROOSTOOK SAVINGS & LOAN

Your Home Bank

Helping your friends and neighbors since 1936!

YOUR QUARTERLY INFORMATIONAL NEWSLETTER

BankNotes

New Year, New Financial You!

Consider this 5-step "countdown" toward meeting your financial resolutions



- 5. Enroll in an Automatic Savings Plan** Automatically scheduled transfers from your checking to a savings account can help you save money before you even spend it. Aroostook Savings & Loan Online & Mobile App banking allows you to transfer funds between your Aroostook Savings & Loan accounts and view scheduled transfers.
- 4. Use Personal Finance Software** Knowledge is power! Using personal finance software can help you visualize your budget, while discovering areas to track and cut your spending. Budgeting for a brighter future is made easy with our free Online Banking tool, **Money Management**. You can view your finances, track your budget and watch your spending all from one convenient location.
- 3. Create a Savings Goal** How much do you want to save? Why? Asking yourself these questions will help you stick to your goals. Furthermore, having a concise, actionable plan for the year will provide more successful results. For instance, saying "I want to have over \$1,250 in my savings account by August 31, 2019," rather than something generic, i.e., "I want to have more money in my bank account."
- 2. Spend Less** Consider ways to cut back on spending, such as recurring expenses (even small ones) to determine what you may be able to cut out or downgrade.
- 1. Have an Emergency Savings Fund** It is recommended that you have at least six months of living expenses in a federally insured product, such as a savings account. This will help you withstand any major reduction in income, such as a job loss or help cover unexpected emergencies. To build your emergency savings fund, view our savings account options at www.yourhomebank.com or come in today and speak with our friendly staff about opening an account!

Coming Soon...

We're giving our website, www.yourhomebank.com a new look to make it easier to find out more about Aroostook Savings & Loan's financial solutions and services.

Features of the new site will include:

- Mobile Friendly
- Responsive Design
- Modern Look
- Easy Navigation

The look of our website may be changing, but once you log in, **you'll find the same secure online banking that you are used to.** Visit yourhomebank.com often for the announcement of the new and improved website set to launch in early 2019.

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



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



6 Tips for Protecting Your Mobile Devices

As consumer use of mobile devices continues to climb, cybercriminals are targeting those gadgets more frequently. Here are 6 ways consumers can take extra precaution to protect the data on their mobile device:

1. **Use the passcode lock on your smartphone and other devices and make sure to log out completely** when you finish a mobile banking session. This will make it more difficult for thieves to access your information if your device is lost or stolen.
2. **Watch out for public Wi-Fi.** Public connections aren't very secure, so don't perform banking transactions on a public network. If you need to access your account, try disabling the Wi-Fi and switching to your mobile network.
3. **Use caution when downloading apps.** Apps can contain malicious software, worms, and viruses. Beware of apps that ask for unnecessary "permissions."
4. **Download the updates** for your phone and mobile apps and protect your phone from viruses and malicious software, or malware, just like you do for your computer by installing mobile security software.
5. **Beware of mobile phishing.** Avoid opening links and attachments in emails and texts, especially from senders you don't know. And be wary of ads (not from your security provider) claiming that your device is infected.
6. **Avoid storing sensitive information** like passwords or a Social Security number on your mobile device. Wipe your mobile device before you donate, sell or trade it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen. Contact us as soon as possible if you change your phone number, lose your mobile device or to report any suspected fraud.

Source: www.aba.com

Are You Ready to Buy or Build a New Home This Year?

We love to help families get a home of their own. Let us give you a better banking experience and help make your dream home a reality!

- o Low, competitive rates
- o Minimal closing costs
- o Simple, easy, efficient financing
- o In-house loan servicing
- o We do not charge points
- o We offer an optional account to save for your annual real estate taxes and insurance
- o We match a plan to fit your needs
- o Our loans are kept in our portfolio and are never sold to a secondary market

We will sit down with you, go through your plans and estimates, and put together a financing plan that works for you. We'll be there for you every step of the way.
Home is where the heart is, and we can get you there!



FREE HOMEBUILDING SEMINAR

Tues., February 5th, 6-8PM
at Haney's Building Supply
236 Van Buren Rd, Caribou

Call 207-492-1323 or email greg@haneybuilding.com to reserve your seat and for more information.

How Do We Save YOU Money?

Some financial institutions today look at checking accounts as fee generators and offer no interest on your deposits... and some even charge as much as \$2.95 a month to receive a paper statement! Yikes!

WE PROMISE to NEVER charge you a fee to receive your paper statement. Feel free to share that promise with your family and friends. They can make the switch to us today and enjoy all these same perks as you...

NOW Checking Account

- Earn Interest *that is compounded continuously and posted monthly*
- No Service Charge *with a low minimum balance*
- Free ATM/Debit MasterCard[®] *with surcharge free access at more than 220 ATMs in Maine*
- Free Online Banking
- Free Mobile App Banking
- Free Phone Home Banking
- Order your checks in-house and save up to 60%

Are you 55 or older?

You're in luck! ...you can also enjoy NO service fees, NO minimum balance & your 1st order of checks is FREE. *Just come in and inquire and we'll get you set up.*

Bank Holidays

All offices will be closed in observance of these holidays:

- New Year's Day**
Tuesday, January 1st
- Martin Luther King Day**
Monday, January 21st
- Presidents' Day**
Monday, February 18th