

Seven Ways a Tax Refund Can Improve Your Life

When the IRS sends out a tax refund, it's increasingly a nice chunk of change. The average refund in 2018 was about \$3,000, according to Kiplinger's. Even if you don't expect to receive quite this much, your refund is probably substantial enough to take time thinking of a good use for it.

Some financial experts advise that you earmark 10% of your refund for something fun, and use the rest for a more serious purpose. You might, for example, put the "serious" 90% toward one or more of these goals:

1. **Shrink high-cost debt** by paying down the balance on your highest-rate credit card or loan.
2. **Own your home sooner** by making an extra payment against the principal owed on your mortgage.
3. **Worry less about the unexpected** by opening a credit union savings account to help cover financial emergencies.
4. **Be better prepared for medical needs** by adding to your health savings account (HSA).
5. **Give your kids a boost into a good college** by contributing to their education fund.
6. **Help less fortunate people or animals** by donating to a charity you admire.
7. **Save yourself a few gray hairs** by funding a Roth IRA.



Here at your credit union, we'll give you a hand in any way we can. Our regular savings accounts, share certificates, and IRAs usually yield higher interest than you'll find at most banks. If you're aiming to reduce debt, feel free to prepay your loan, credit card account, or mortgage without penalty.

Whatever you do, don't let your refund just dribble away. You worked hard for that money – and we're here to help make sure it will work hard for you.



Surcharge Free, the Way Life Should Be

Shouldn't you be able to access your money wherever you are without fees or hassles? It's your money and accessing it should be easy! That's why credit unions in Maine created the SURF surcharge-free ATM Network. The SURF ATM Network give you access to over 260 ATM locations across the state of Maine. Whether you are riding miles of beautiful trails in Caribou, carving the slopes in Kingfield or cozying up by the fire in Kittery this winter, you'll have easy access guaranteed!

Products & Services

Visa® Check Cards
Direct Deposit
Payroll Deduction
On-Line Bill Pay Services
Teller-PhoneSM
Home Banking
CUE-StatementSM
Visa Credit Cards
And much more!

Lincoln Hours

Lobby
Monday-Thursday
8:30 a.m.-4:00 p.m.
Friday
8:30 a.m.-5:00 p.m.
Saturday
9:00 a.m.-11:30 a.m.

Drive Up
Monday-Thursday
8:00 a.m.-4:00 p.m.
Friday
8:00 a.m.-5:00 p.m.
Saturday
9:00 a.m.-12:00 noon

Addresses

Lincoln Office
171 West Broadway
P.O. Box 220
Lincoln, ME 04457-0220
(207) 794-8623
Fax (207) 794-8187

Lee ATM
2789 Lee Road
Lee, ME 04455

Howland ATM
61 Lagrange Road
Howland, ME 04448

lmfcu@lincolmainefcu.com
www.lincolmainefcu.com

Holidays

Martin Luther King, Jr. Day
Monday, January 21
Presidents' Day
Monday, February 18
Memorial Day
Monday, May 27
Independence Day
Thursday, July 4



Safety Tips for Using Mobile Banking

We want to make accessing your account easy; that's why we offer mobile banking. But we also want you to be safe and secure when using these methods. Here are a few tips to help keep you and your account safe while using your mobile phone.

Tip #1: Lock your device

Every device you use for mobile banking should be locked with a password, so a thief can't get quick access to your personal information. Simply change the settings so you must enter a password to use the device.

Tip #2: Get safe apps

Be sure to download the Lincoln Maine FCU app, this is more secure than accessing our website through your browser.

Tip #3: Use Wi-Fi carefully

Many mobile devices allow you to access the internet using Wi-Fi. That's fine if you're using a closed, password-protected network, like at home. But never access your account using an open, public network, because your data may not be secure.

Tip #4: Change passwords regularly

Create strong, unique account passwords that include uppercase and lowercase letters, numbers, and special characters when allowed. For sensitive accounts, change passwords at least every six months (and, of course, as soon as you lose a mobile device) so you can lock out a hacker who may have already gained access.

Tip #5: Update your contact list

If we send you text messages, enter our short code text number into your contact list. That way, you'll know if you receive a fake phishing text from a criminal who's pretending to be from us.

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.lincolmainefcu.com or we will mail you a free copy upon request if you call us at 207-794-8623.