

From the President

After such a warm summer and a beautiful start to fall, it is hard to believe winter is already on its way—but we know it will be here before long. As you get ready for the season, we hope you will keep KFCU in mind for your borrowing needs, whether you are gearing up for heating costs, installing alternative heating sources, considering a generator, or preparing for holiday expenses---we offer loans designed to help make the season a little easier.

Of course, winter does not have to mean staying tucked away indoors. It can also be a wonderful time to go outside and enjoy the season, maybe even on a new snowmobile. We offer affordable snowmobile loans, and our Financial Service Representatives would be happy to help guide you in the right direction.

As colder weather approaches, we are also looking forward to collecting hats and mittens for children throughout November and December as part of our “Keeping the Katahdin Area Warm” campaign. This special effort is offered in partnership with Brookfield Renewable, which provides warm jackets for local children in need. Thank you in advance for helping us share warmth with families in our community!

This past quarter, we are proud to say that we either sponsored, contributed or participated in the following:

- Millinocket End of Summer Pool Party
- Ending Hunger Golf Tournaments
- Special Olympics Golf Tournament
- Island Falls Summerfest Activities
- American Legion Cancer Awareness Ride
- Millinocket Memorial Library Summer Reading Kickoff Event
- Little Giant Football
- 4th of July Parade
- Trail's End Duck Adoption for the Rubber Duck Race
- American Legion Riders Post #80 Annual Cancer Awareness Ride

We are truly grateful for the opportunity to support the communities we call home. As always, our team is here for you, and we would be happy to hear from you if you have any questions, concerns, or ways we can help.

Tina Jamo
President/CEO

Celebrate 'A Steady Signal in a Noisy World' on International Credit Union Day® 2026 at KFCU

On October 15, 2026, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 78th anniversary of this annual event, which will be celebrated under the theme of “A Steady Signal in a Noisy World”. In honor of this special day, Katahdin Federal Credit Union invites its members and the entire community to visit us at the main office of Katahdin Federal Credit Union and celebrate! Join us from 11:00-1:00 at the Millinocket office for refreshments and door prizes.



**Cooperative
Finance:
A Steady Signal
in a Noisy World**

Holiday Savings

Have you ever heard someone say, “I wish I hadn’t saved for the holidays”? Probably not! A Holiday Club account is an easy way to save throughout the year for holiday shopping and other seasonal expenses.

Don’t have a Club account? Opening one is simple. Visit a teller or open an account online, then set up automatic transfers and watch your holiday savings grow. Holiday Clubs are designed for year-round deposits and limited withdrawals, with funds automatically transferred in October, just in time for the holiday season.

Need access to your savings during the year? An Alternative Club account may be a better fit. Unlike a Holiday Club, it does not automatically transfer funds and remains available year-round.

Holiday Club funds will transfer to your primary share account on October 15, 2026, unless you have selected a different share account. New Holiday Clubs begin on October 16, 2026. If you currently save through an electronic funds transfer (EFT), you’re all set. Your automatic deposits will continue without interruption.

The Bottom Line

10 common scams and how to avoid them

As we age, we may become more susceptible to fraudsters who make a living preying on retirees. This can be especially true for widows and widowers who are making decisions alone and may be particularly trusting of friendly strangers. In order to protect ourselves and those we love, it's important to be aware of the most common scams older Americans fall for.

1. Lottery scam

You get an unsolicited phone call or email saying you've won a large prize. All you need to do is send money to pay for shipping, taxes or some ancillary fee. You send the money, but the fictional prize never arrives.

2. Grandchild scam

Your grandchild calls to confess her troubles. Or so you think. It's not uncommon for someone posing as your grandchild to call and, preying on your compassion, claim to be in a crisis situation and needs money urgently. They may also beg you not to call their parents (which would give the scam away).

3. Charity scam

You donate to one charity and end up being on every charity list. That's because they sell your name, phone number and email to other nonprofit and commercial organizations. These could include companies with similar names to charities you support – but they exist solely to scam donations.

4. Computer scam

Someone calls pretending to be from a major company, such as Microsoft, and says he can see that your computer has a virus. He offers to help you get rid of it by asking you to log into a website that lets him control your computer – then steals your ID information.

5. Timeshare scam

If you own a timeshare, you may get a call from someone claiming they're authorized to sell it for you, for a fee. After paying, however, you never hear from them again.

6. Homeowner scam

A man comes to your door and offers to clean your gutters or trim your trees, which sounds like a good idea. Until he asks for prepayment and never completes the job.

7. Medical scam

You get an unsolicited call about a discounted price for some kind of medical equipment (i.e., heart monitor, wheelchair or bathtub bench). You're asked for a deposit and your personal information or Medicaid number to send the equipment which never arrives.

8. Foreclosure scam

You're approached by a "professional" who claims your home is under threat of foreclosure and offers to pay off your mortgage or taxes if you sign over the deed to the property. With your deed, the fraudster can then refinance the mortgage for the full value of your home and take the money. Keep in mind, even if you sign over a deed to someone, you are still liable for your mortgage obligations.

9. Caregiver and sweetheart scam

These predators claim to care deeply for you or your well-being, but after winning your trust, they gain access to your accounts to steal money or identity information.

10. Title company scam

Before purchasing or closing on a new property, a scammer intercepts an email from your real estate agent or title company. You're then sent fraudulent payment instructions to complete the transaction. Red flags include last-minute changes to instructions, a change in tone or word choice from prior emails, a new sender address and multiple payment requests.



These scams are common and widespread. But speaking with trusted loved ones or your financial professional before making decisions can help you avoid these traps. Additionally, keep in mind these tips for staying safe:

- Don't pay for things you don't remember ordering.
- Don't give your personal information to unknown third parties.
- Work with financial institutions that use fraud protection to safeguard your credit card and banking information.
- Don't click links in the body of suspicious emails, especially if they claim to come from your bank, credit card company, real estate agent or title company. Instead, log in to the company's official website or call them directly to verify.
- Don't let strangers into your house. Instead, ask for a business card and say your spouse, kids or lawyer will be in touch.
- Be wary of caregivers and suitors, especially if you notice signs of substance abuse or other red flags.
- Limit the purchases and donations you make by check, which may list your home address or other key data.

If you suspect you've fallen victim to a scam or that your identity has been compromised, it's time to act. Report the incident to your advisor right away to help protect your accounts and consult [identitytheft.gov](https://www.ftc.gov/identitytheft) to see the Federal Trade Commission's recommendations for critical next steps. Additionally, reporting cybercrime incidents to the FBI can help federal agencies respond quicker and more effectively to threats.

Single Source



Financial Centre

Thomas W. Duff

Financial Advisor

Single Source Financial Centre

1000 Central Street

Millinocket, ME 04462

207-723-5264 or 888-925-5264

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Millinocket Independence Day Celebration!

KFCU kicked off Millinocket's Independence Day celebration with its annual Member Appreciation BBQ on July 3rd, and what a wonderful turnout it was! Members, friends and neighbors stopped by to visit, enjoyed giveaways and door prizes, and shared plenty of laughs over lots of "well done" hot dogs. The celebration continued as staff proudly joined the 4th of July parade, helping honor America's 250th anniversary and the community spirit that makes this tradition so special.



Island Falls SummerFest

Island Falls SummerFest marked America's 250th anniversary this year. KFCU staff helped start the week by taking part in the progressive lunch, serving Subway sandwiches, giving away door prizes, and sharing special gifts with attendees.



Halloween Coloring Contest

Calling all little ghosts, goblins and creative pumpkins! KFCU's annual Halloween Coloring Contest is back, inviting children ages 1-12 to show off their spooky-season creativity and help fill our lobby with festive artwork.

Pick up a contest form at the receptionist desk or visit katahdinfcu.org and click the News tab. Prizes will be awarded at each branch in three age groups: 1-4, 5-7 and 8-12. Don't let the deadline sneak up like a Halloween surprise—entries are due by October 31, 2026.

Lucky winners will receive Visa Gift Cards and will be notified by phone, so please be sure to include an accurate contact number.

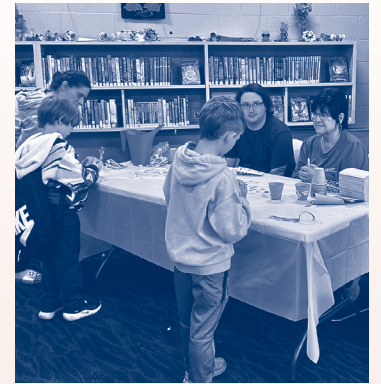
Summer Raffle

The KFCU Social Responsibility committee held a drawing for a Steak package to benefit the Maine Credit Union League's Ending Hunger Campaign. The raffle was just in time for summer barbecues! Congratulations to Debbie Plourde for being the lucky winner of the package.



Plant a seed, Read.

It's been a busy and memorable summer, and we're grateful for every opportunity to connect with our members and neighbors. We shared plenty of smiles and laughs with young readers at the Millinocket Memorial Library's "Plant a Seed, Read" kickoff, helping decorate flowerpots and plant wildflowers. Thanks to everyone who came out to join the fun!



Warm up the holidays with a holiday loan

5.99% APR*

Borrow up to \$3,000 for up to 12 months

Holiday Loans for:

- **Holiday Expenses**
- **Taxes**
- **Heating Oil**
- **Fuel Alternatives**
- **Vacation**
- **Consolidating Debt**
- **School Expenses**
- **Home Enhancements**

*Annual Percentage Rate. This special is for a limited time only for qualified members of KFCU. Restrictions may apply. Monthly payment on \$1,000 financed for 12 months is \$86.08. Membership eligibility is required.

Plan on making large purchases with your debit card? Notify us first for a smooth transaction.

Services

Savings

Share Accounts
Club Accounts
Share Drafts
Share Certificates
IRA Accounts
Roth IRA Accounts
Coverdell Education Savings Acct.
IRA Certificates
Roth IRA Certificates
Money TrekSM Youth Savings Program
Health Savings Accounts

Loans

New & Used Auto & RV Loans
Cottage Loans (including on leased land)
Land Loans
Computer Loans
Real Estate
Home Equity Loans and Lines of Credit
Share Secured-Certificate Secured Streamline (Line of Credit)
Unsecured Loans
Visa[®] Classic Cards
Visa[®] Gold Cards

Other Services

CU24SM Visa[®] Check Card
Direct Deposit/Payroll Deduction
Money Orders
Wire Transfers
Night Deposit
Safe Deposit Boxes
24-Hour ATM
Notary Services
Single Source Financial Centre
Visa[®] Prepaid Gift Cards
Katahdin Connection
Home Banking Solution
Bill Pay
Mobile Banking
Remote Deposit Capture
Apple Pay[®]
Samsung Pay[™]

Locations

1000 Central Street
Millinocket, ME 04462
207-723-9718
800-451-9145
Fax 207-723-8426
1068 Crystal Road
Island Falls, ME 04747
207-463-3661
www.katahdinfcu.org
NMLS # 784803

Hours

8:00 am – 5:00 pm Drive Up
9:00 am – 5:00 pm Lobby



Digital Wallet Security

Digital wallets make paying for purchases fast and convenient —and they also include security features designed to help protect your payment information. When you add a card to a digital wallet, your actual card number generally isn't shared with the merchant during a transaction. Instead, digital wallets use technology that helps protect your card information. You can add another layer of protection by enabling biometric authentication, such as fingerprint or facial recognition, on your device. Keep your mobile device updated with the latest software, use a strong passcode, and avoid using public Wi-Fi when making financial transactions. If your phone is lost or stolen, report it immediately and use remote security features to lock or erase the device. Regularly monitor your accounts and report any unauthorized activity. Need assistance setting up your digital wallet? Contact KFCU. Our team can help answer your questions!

Lock It Down: Simple Ways to Protect Your Online Accounts

Your online accounts hold some of your most valuable information, from banking and shopping accounts to email and social media. Fortunately, protecting them doesn't have to be complicated. Start with these five habits:

Create stronger passwords.

Use long passwords or passphrases that are unique for every account. Avoid using birthdays, names, or common words.

Turn on Multi-Factor Authentication (MFA).

MFA adds another layer of protection by requiring a second verification step, such as a text message or authentication app. Even if someone gets your password, they still can't access your account.

Keep your devices updated.

Software updates often contain important security patches that protect against newly discovered threats. Turn on automatic updates whenever possible.

Watch for suspicious logins.

Many online accounts will notify you when a new device signs in. If you receive an alert you weren't expecting, change your password immediately.

Use a password manager.

Password managers help you create and safely store strong, unique passwords without having to remember them all.

Think Before You Click. Small actions. Big protection.

A Reminder -- Member Privilege

For those of you taking advantage of Member Privilege, you should make every attempt to bring your account to a positive end-of-day balance as soon as possible and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from Katahdin Federal Credit Union informing you that your Member Privilege limit has been suspended and additional items will be returned. If your limit is suspended, unless we notify you otherwise or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance. If you have questions on Member Privilege, please contact a Financial Service Representative.

Did you know?

Did you know that public registry of deeds information is part of the public record and is often used by insurance companies and marketers to target homeowners? Recently financed or refinanced homes can trigger solicitations, often in the form of postcards that may appear to come from your financial institution. If you receive one, read the small print carefully and look for wording such as "Not affiliated with the bank or credit union named." If you are in doubt, please contact KFCU.

Win \$50

Name one of the 10 common scams.

Answer: _____

If you know the answer, please fill out this coupon and submit your entry by November 15, 2026. A winner will be drawn at random. Last quarter's question was "What is one advantage to using one of "the Pays?" The answer could have been one of the following "increased security or convenience"

Name: _____

Address: _____

Telephone: _____