

The Quarterly

Fall 2016

**Keep Your Car.
Trade Your Loan.**



Refinancing your auto loan with CCFCU could lower your monthly payment or help you pay your car loan off sooner.

Give us a call to find out more!

207-878-3441 x250

Holiday Club Accounts

Opening a holiday club account takes the worry out of holiday shopping!

Put a little away each week & take the stress out of holiday shopping.



**Call to open your account today.
207-878-3441 x260**

Special Holiday Loan Packages For Members!

Help brighten your holiday season with one of these two loan packages:

\$700 for 7 Months

7.00% APR* with direct deposit

9.00% APR* without direct deposit

\$1,500 for 12 Months

9.00% APR* with direct deposit

11.00% APR* without direct deposit

Call (207) 878-3441 x250

*APR = Annual Percentage Rate. All loans are subject to loan approval. Direct deposit must be present in account prior to loan disbursement in order for discounts to apply. Offer cannot be combined with any other offer. Offer valid from 10/1/16 to 12/31/16. Payment example: Payments on a \$700 loan with a term of 7 months at a rate of 7.00% APR would be \$102.38.

Holiday Club Transfer

Holiday Club Account transfers will be made on **Friday 10/7/2016**.

The transfer will move your funds into your savings account unless you have previously requested a transfer to your checking account.

Let the shopping begin!



Same Day ACH Is Here

NACHA (previously the National Automated Clearing House Association) has adopted new rules to provide a new, universal process for moving ACH (Automated Clearing House) payments faster. The Rule enables the same day processing of virtually any ACH payment.

CCFCU began implementing Same Day ACH on September 23, 2016. You may now see ACH transactions posting to your account throughout the day. This means ACH Originators that desire same day processing have the option to send same day ACH transactions to accounts at any receiving financial institution.

Please call us if you have any questions or concerns. 207-878-3441 ext 260

VISA Debit Chip Cards Are On The Way

New payment card security standards have been set with the global introduction of chip technology. CCFCU Visa debit chip cards have an embedded microchip for more secure transactions. A chip card will continue to have

the convenience to withdraw cash, check balances, pay bills, and make purchases at participating retailers, all with one card.

Starting October 2016, CCFCU will begin issuing Visa debit chip cards to members. You'll receive your new VISA debit chip card when your old card is naturally set to expire.





**CUMBERLAND
C O U N T Y**

Federal Credit Union

Holiday Closing Schedule

Columbus Day
Monday, October 10

Veterans' Day
Friday, November 11

Thanksgiving Day
Thursday, November 24

Christmas Day Observed
Monday, December 26

**New Year's Day
Observed**
Monday, January 2

Branch Information

Falmouth Office

101 Gray Road · Falmouth ME 04105
(207) 878-3441 · Fax (207) 878-5327

	Lobby	Drive-Thru
Mon-Thurs:	8:30 - 4:30	8:30 - 4:30
Friday:	8:30 - 5:00	8:00 - 5:00
Saturday:	Closed	Closed

Gray Office

43 Lewiston Road · Gray ME 04039
(207) 657-4777 · Fax (207) 657-6352

Portland Office

1345 Washington Avenue · Portland ME 04103
(207) 797-6492 · Fax (207) 797-7470

Windham Office

808 Roosevelt Trail · Windham ME 04062
(207) 892-3359 · Fax (207) 892-4109

	Lobby	Drive-Thru
Mon-Thurs:	8:30 - 4:30	8:30 - 4:30
Friday:	8:30 - 5:00	8:00 - 5:00
Saturday:	8:30 - 12:00	8:30 - 12:00

Westbrook Service Center

Vocational Drive · Westbrook ME 04092
(207) 854-9850 · Fax (207) 854-9844

Service Center Hours

	Lobby
Monday–Thursday:	9:00 - 4:30
Friday:	9:00 - 5:00
Saturday:	Closed

It's Me 247 Online Banking
www.mycfcu.com

CU*Talk 1-800-870-7190

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Winter Tasks That Shouldn't Wait For The First Flake To Fall

Rumor has it that this coming winter will be snowier and colder than last year. Something about caterpillars growing fur coats, they say. Who knows? At any rate, forewarned may be forearmed, if you tackle these “to-do’s” before the end of fall:

Clean out the gutters. Clogged gutters or downspouts can dam up melting snow, which can freeze and start a roof leak.

Replace missing roof shingles. Otherwise, runoff could ooze through a gap to stain ceilings, soak insulation, and grow mold inside your house.

Have the chimney cleaned. Avoid using green wood, which gunks up the flue with creosote. The fire department would rather not fight a chimney fire at your home.

Have your furnace cleaned and inspected. Regular servicing doesn't just prevent breakdowns, it also helps the unit run more efficiently, saving you money every day.

Forestall freeze-ups. Drain garden hoses, outside spigots, and air-conditioner pipes. If you'll be away during the winter, take precautions to ensure the inside pipes won't freeze.

Tidy up power cords. Did you use an extension cord outdoors for a string trimmer or pressure washer? Look it over for wear and tear. If it's still okay, coil it up indoors.

Be ready for snow and ice. Tune up the snow blower, locate your shovel(s), or re-up with the guy who plows you out. Lay in a supply of sand and ice melt.

Pitch out leftover paint. Instead of storing used-up cans of paint that can be a fire hazard, write the color and brand used in each room on the back of the main light-switch plate in that room. Then get rid of the cans as your community requires.

Invest in a generator. You can start it going in a few minutes if the power conks out. Or if you have a standby generator wired into your system, a transfer switch will automatically turn on the juice. Presto—lights, heat, water!

Check your tires. If you live in the hills or need to get to work before the roads are plowed, you may want to plan on getting snow tires. In any case, be sure you have good tread to grip the road. Consider buying heavy-duty windshield wipers, too.

Need a hand? Check with CCFCU.

If you need a little financial help to cross off some of these tasks, we may be able to suggest affordable solutions. To save for snow tires, for example, you could put aside \$80 or \$100 in a share savings account every two weeks. Our low-rate VISA® credit card might be a handy way to fund cleaning or repair work. As for a furnace, new roof, or other major investment, a home improvement loan or equity credit line may be a longer-term, cost-efficient payment method.

Stop by or call 207-878-3441 x250.

We're happy to help you with your to-do list!



Awesome (And Affordable) Fall Trips In New England

Hot cider, hay rides, pumpkin patches, homemade ice cream, state fairs, apple picking—it must be fall in New England! Here are some great places to go that will cost you little more than gas money.

LEAF PEEPERS

Foliage is the big star of a New England fall, of course. Check state foliage forecasts before setting out, since trees turn color earlier the further north you travel. These areas are recommended by seasoned leaf-peepers as particularly gorgeous:

Maine: **Acadia National Park**—need we say more? From the loop road, you'll see rocky cliffs with foaming surf, plus valleys, lakes, and mountains. Drive or hike to the top of Cadillac Mountain for a panoramic view of fall color kindling the islands.

Vermont: With the highest percentage of maple trees in New England, Vermont is a leaf-lover's dream. Take the Green Mountain Byway (State Rte. 100) through Stowe and Waterbury, or the Middlebury Gap Road through Green Mountain National Forest. Seen enough nature? Stop by Ben & Jerry's ice cream factory in Waterbury.

New Hampshire: The Kancamagus Highway from Lincoln to Conway (Route 112) is legendary for spectacular foliage. (Call it the "Kanc," as the natives do.) It's been likened to a "greatest hits collection of colorful forest and mountain views."

Massachusetts: Fall color is gorgeous along the Mohawk Trail. Wend your way through Williamstown, full of New England college charm, and North Adams, home of the Massachusetts Museum of Contemporary Art (Mass MoCA). On October 4, North Adams hosts the Northern Berkshire Fall Foliage Parade.

Connecticut: Whoever's at the wheel when you view foliage by car misses half the scenery. Why not try the Essex Steam Train instead—a real steam locomotive with vintage railcars that takes you past what's been called "the area's prettiest leaves."

Rhode Island: Adams Farm in Cumberland is a great family destination, with farm animals, a maze for kids, apple-picking, outstanding plants and produce, and "some of the most pleasing countryside in southern New England," according to travelers.

WALKERS

Vermont: Pittsfield's network of walking and biking trails draws visitors from all over. To reach this village in the Green Mountains, take über-scenic Route 100.

Maine: Have you tried geocaching? According to Geocaching Maine, there are 7,000 caches in the state. A great way to reap a reward for a walk in the Maine woods.

HIKERS

New Hampshire: Along the trail at the Flume Gorge, you'll stride through covered bridges and past waterfalls.

Maine: The Bold Coast Trail makes a 10-mile loop from Cutler (there's also a five-mile circuit). Yankee magazine calls it "a pristine and at times solitary trek along rugged ocean cliffs and through forests of spruce and fir." It's breathtaking.

Massachusetts: An easy hike up Mt. Sugarloaf will repay you with phenomenal foliage views.

BIKERS

Massachusetts: Ride the Cape Cod Canal Trail for fascinating views of nautical traffic, without the summertime crowds.

Vermont: For an early glimpse of fall color, ride your mountain bike in Green Mountain National Forest. Another option: Stowe's bike path takes you through magnificent fall colors and rural scenery.

EATS

Connecticut: Buttonwood Farm in Griswold has yummy fresh ice cream (try the peppermint or pumpkin flavor). Done eating? The farm also has animals, hayrides, and a corn maze. Long scenic roads wind through nearby Pachaug Forest.

Massachusetts: Don't miss the Wellfleet Oysterfest (October 15-16) if you're fond of these briny bivalves. Nearby Chatham has events going on all fall: art shows, apple pie contests, Oktoberfest, and outdoor concerts.

Rhode Island: Hit the Newport Mansions Wine and Food Festival (September 22-25), called "our favorite food and wine celebration of the year" by The Boston Foodie.

RETREATS

Rhode Island: Visitors say laid-back Jamestown has a "Martha's Vineyard feel"—without the ferry ride. This quaint Colonial town is neighbored by Beavertail State Park, with great views of Narragansett Bay.

Maine: Peaks Island has a lot of that summer-island vibe, despite being only 20 minutes by ferry from Portland. A great place for strolling, with a cozy inn, lovely houses, shops, a café, and an Umbrella Cover Museum. (You always wondered where umbrella covers went, didn't you?)

Connecticut: In seaside Stonington, you'll feel like you've traveled back to olde New England—yet there's plenty of activity hereabouts: the Old Lighthouse Museum, Saltwater Farm Vineyard, and nearby Mystic Seaport, to name a few.

Also see "50 New England Fall Travel Ideas in 2016 for the Budget-Minded" at <http://visitingnewengland.com/blog-cheap-travel>. And enjoy your awesomely affordable trip!