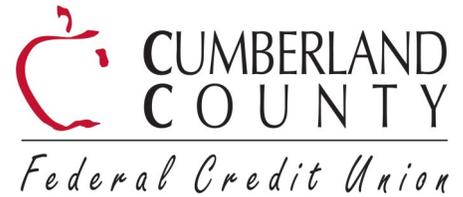


The Quarterly

Fall 2019



Keeping Banking Simple Since 1954

Is fall the best time of year to buy a car?



Traditionally, fall is considered the best time to buy a new car. Dealers have received vehicles for the next model year, and they want to clear this year's cars off their lot.

But there are other good times to buy. Nearly all car salespeople work on commission, so a successful negotiation translates directly into money in their pocket. Also, nearly everyone at the dealership has monthly, quarterly, and annual goals to meet, often with the possibility of a special bonus for beating a goal.

So if you're a serious buyer seeking the best deal, when might you shop?

End of the year. By showing up to the dealership close to New Year's Eve, you may find a dealer hoping to meet or exceed his annual sales goal and eager to move out

this year's model before next year.

Tax season. Money dries up for a lot of people around tax time, and new car sales tend to suffer. If you stroll in around mid-April, you may find salespeople happier than ever to help you spend.

End of the quarter, month, or even day. If the sales rep or dealership is just short of reaching a goal, they may be willing to make concessions to close a sale. One buyer found "the best deal ever" when he took his fiancée in at 5 p.m. on Valentine's Day. "The sales rep, his boss, and the finance guy were all but tossing us the keys for the new car" so they could leave to get to their own wives and girlfriends, he reported.

Our current loan special:

\$700.00 for 7 months

7.00% APR with direct deposit or 9.00% APR* without direct deposit*

\$1500.00 for 12 months

9.00% APR with direct deposit or 11.00% APR* without direct deposit*

Contact a loan officer to apply today! 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 10/1/19 to 12/31/19.*

Payment example: Payment on a \$700 loan with a term of 7 months at a rate of 7.00% APR would be \$102.38.

HOLIDAY CLOSINGS

Columbus Day

Saturday, October 12
Monday, October 14

Veterans' Day

Monday, November 11

Thanksgiving Day

Thursday, November 28

Christmas Day

Tuesday, December 24
Closing at 1pm
Wednesday, December 25

New Year's Day

Tuesday, December 31
Closing at 1pm
Wednesday, January 1

Watch out for these two Scams

The IRS Swindle

A threatening phone caller "from the IRS" says you're guilty of tax evasion and must pay a penalty at once with your credit or debit card, or else face jail time or revocation of your driver's license. Older folks with complex financial lives may pay up, assuming that they did make a mistake on their taxes. Wrong—the IRS never demands payment over the phone. Self-defense: Don't

pay. Report the scam to the U.S. Treasury Inspector General's office at 1-800-366-4484.

The "Computer Crash" Con

You get a phone call from a self-described "computer security expert" who warns that your Windows PC or laptop may be infected with a fatal virus. You might be asked for money to protect your system or to remove this nonexistent malware. If

you agree to download a fix or allow remote access to your computer, the crook can ask for your passwords—and may actually install malware that you then have to pay to get rid of. Self-defense: Hang up on this scammer. No legitimate IT security pro will ever cold-call you in this way.



Holiday Club Account Transfers will be made on Friday, October 11, 2019 (10/11/19).

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

Falmouth

(Operations Center)

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

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

Gray Office

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

Portland Office

1345 Washington Ave
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

Yarmouth Office

808 US Route 1
Yarmouth ME 04062
(207) 846-5076
Fax (207) 846-4964

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

Westbrook

(No Drive Thru)

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

~

Mon-Thurs: 9:00 - 4:30
Friday: 9:00 - 5:00
Saturday: Closed

www.mycfccu.com

CU*Talk 1-800-870-7190

Federally Insured
by NCUA
Equal Opportunity Lender

Celebrating 65 Years!

It all started in 1934 and we're still going strong. CCFCU is the 8th largest credit union in Maine and currently has five branch locations. We serve more than 20,000 members who live and work in Cumberland and York counties.

Next summer we'll be moving our Westbrook branch to the old Tim Horton's building. Be sure to like us on Facebook so you can watch the progression.



Be sure to Like Us on Facebook!



The "Porch" were it all began.

"Manage My Cards" is coming!

NEW! TOTAL CARD CONTROL

- TEMPORARILY LOCK YOUR CARD
- REPORT LOST OR STOLEN
- SEE RECENT TRANSACTIONS
- GET INSTANT MOBILE NOTIFICATIONS

"Manage My Cards" is coming to our mobile app! The "Manage My Cards" card allows you the option to "turn off/on" your credit or debit cards with CCFCU via your mobile app. This no cost new service is coming soon and gives you more control over when your cards are available for use, limiting the window of opportunity for fraudulent or unauthorized use.

Voted Best in State Two Years in a Row!

CCFCU was named Best-In-State Credit Union by Forbes Magazine in their annual review of Best-In-State Credit Unions and Banks for the second year in a row. Statista, an independent research firm, surveyed more than 25,000 customers in the U.S. about their current and former relationships with their financial institutions. The credit unions were scored based on the respondent's overall recommendation and satisfaction, as well as five other categories including, trust, terms and conditions, branch services, digital services, and financial advice.

"We are proud of our employees and thank our members for their trust in us. It is an honor to receive this distinction two years in a row," stated CCFCU President and CEO Scott Harriman. "Listening to our members, providing great service and keeping banking simple is what sets us apart."

