

The Quarterly

FALL 2021



Ways to Avoid Phishing Scams

With the changing weather, Fall can be a season full of surprises. A surprise that is not so fun? Phishing. "Phishing" is when criminals use email, phone and online scams to purposefully and maliciously trick people into sharing information, such as your confidential account information. NoPhishing.org has some great advice on how to avoid these all too common scams:



- ◆ Never provide confidential information unless you started the conversation or answer an email, pop-up, phone call, letter, etc. that asks for personal information. Your credit union, or any other legitimate company, does NOT ask for this information.
- ◆ Be suspicious! Because something is written down in an email or in a pop-up does not mean that it is true and legitimate.
- ◆ Do not click on a link provided in an email or enter information in a pop-up window. Go to the website yourself and from there navigate to the area of interest.
- ◆ Use anti-malware solutions that are updated.
- ◆ Do not use public computers or wireless networks to conduct confidential activities.
- ◆ Shred all documents that contain personal, sensitive or confidential information.

For more information on avoiding phishing attacks, visit: www.nophishing.org/.

HOLIDAY CLOSINGS

Indigenous Peoples' / Columbus Day Wkd

Saturday, Oct 9
Monday, Oct 11

Veterans' Day
Thursday, Nov 11

Thanksgiving
Thursday, Nov 25

Christmas Wkd
Friday, Dec 24 closing at 1pm
Saturday, Dec 25

New Year's Day Wkd
Friday, Dec 31 closing at 1pm
Saturday, Jan 1



President's Message

In times of uncertainty, consumers want to know their money is safe. It makes sense that when there is uncertainty about the future, people want certainty with their financial assets. They want their money safe and accessible.



Since the start of the pandemic, member deposits in the credit union have grown over 30%! We have experienced 100 million dollars in deposit growth in less than 15 months.

You have so many choices in today's world, and we appreciate the trust you continue to place in Cumberland County FCU. We remain financially strong and will be here long after the pandemic ends. Thank you again for choosing CCFCU as your local trusted financial partner.

Scott Harriman
President & CEO

CUMBERLAND COUNTY FCU ANNUAL MEETING NOTICE

Tuesday, October 12, 2021

Embassy Suites

1050 Westbrook St. Portland, ME 04102

6PM - 6:30PM

Refreshments will be served

Holiday Club Account Transfers

will be made on
Friday, October 8, 2021
(10/8/2021).

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

FALL 2021

Five Tips to Prepare Your Vehicle for the Winter Ahead



Falmouth Contact Center

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

~
Loan Fax
(207) 797-4924

~
Call Us
(207)878-3441

Mon-Wed: 8:30 - 4:30
Thu & Fri: 8:30 - 5:30

~
Phone Lines Only
Saturday: 8:30-1:00

BRANCH HOURS

Mon-Wed: 8:30 - 4:30
Thu & Fri: 8:30 - 5:30
Saturday: CLOSED

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

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

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

Yarmouth
808 US Route 1
Yarmouth ME 04096
(207) 846-5076
Fax (207) 846-4964

Westbrook
150 Main St
Westbrook ME 04092
(207) 854-9850
Fax (207) 854-9844

myccfcu.com
CU*Talk
1-800-870-7190



Some people swear by the Old Farmer's Almanac, but the only certainty about the coming winter weather is that you – and your vehicle – need to be ready for anything.

1. Inspect the tires. You'll get the best traction when they're properly inflated (look on the edge of the driver's door for the manufacturer's recommended pressure).

2. Install new wiper blades. Great traction underfoot is no good if you can't see where you're going.

3. Check your lights. Headlights, backup lights, brake lights, and turn signals. If your car has an antilock braking system, automatic stability control, four-wheel drive, or any other systems designed to give you better control in bad weather, be sure they're functioning.

4. Examine your battery. It takes plenty of cranking power to turn over a cold engine. Clean the corrosion off terminals and cables. If it's old or weak, a new one is a good investment for safety's sake.

5. Check fluid levels. At low temperatures dirty oil slows your engine's performance, so make an oil change part of your winter tune-up. Top off your windshield washer fluid (never plain water, which will freeze) and fill the radiator with a 50/50 mix of antifreeze and water. Ask your mechanic to check the levels of power steering fluid, brake fluid, and transmission fluid as well.

Do you have your auto loan or mortgage with us? If not, give us a call and see if we can improve your rate! It's so quick and easy right over the phone! Let's see if we can save you some money! Call 207-878-3441 and speak to one of our experienced loan officers.

| Account Services Fee Schedule Effective as of January 1, 2022 | |
|--|--|
| Account History | \$2/month/account suffix |
| Account Reconciliation / Research | \$25/hour; 1 hour minimum |
| Bill Pay | no fee |
| Canadian Items | \$20/item |
| Check Cashing | no fee - members |
| On-Ups or Cashier's Check Over \$100 | \$2/item – nonmembers |
| Checks | fee depends on style of checks ordered |
| Closed Account Within 90 Days of Opening | \$20 |
| Copies of Cleared Checks | \$3/check |
| Cashier's Checks | \$3/item |
| Cashier's Checks Escheatment | \$20/ item |
| Cashier's Checks Replacement | \$5/item |
| Courtesy Pay / Non-Return | \$30/ item/withdrawal |
| Dormant Primary Share Account | \$3/month |
| International Transaction Fee | 1% of transaction amount |
| <i>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction</i> | |
| Item Returned After Deposit | \$15/item |
| Mail Receipt for Telephone Transaction | \$1/call |
| NSFs / Overdrafts Created by Checks, In Person | |
| Withdrawal, ATM or Other Electronic Means* | \$30/item/withdrawal |
| Prepaid VISA Cards | |
| Gift Cards | \$3/card |
| Travel Cards | \$4/card |
| Replacement Debit, Credit, or ATM Cards | \$12/card |
| Rush Replacement Debit, Credit, or ATM Cards | \$45/card |
| Returned Mail | \$2/item |
| Service Charges | |
| Personal Checking Accounts | no fee |
| Non-Profit Checking Accounts | no fee |
| Sole Proprietorship Checking Accounts | \$5/month |
| Other Business Checking Accounts | \$14/month |
| IRA Maintenance | \$10/year |
| Statement Copy | \$3/statement |
| Stop Payment | |
| One-Time | \$20/item |
| Consecutive Checks | \$20/group |
| Recurring VISA Debit Card Debits | \$30/request |
| SWBC Payment by Telephone | \$5/payment |
| SWBC Payment Online | no fee |
| Transfers from Share Account or Line of Credit | |
| to Cover Overdrafts | \$3/item/withdrawal |
| Text Banking | \$.04/text |
| Wire Transfers | |
| Incoming | \$5/transfer |
| Outgoing Domestic | \$20/transfer |
| Outgoing International | \$25/transfer |
| *An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate service charge. | |
| This Account Services Fee Schedule is accurate and effective as of January 1, 2022. | |