

# The Quarterly

SUMMER 2022



## Mobile Banking 6.0 Upgrade - Coming this month!

Mobile Banking with CCFCU is a convenient way to access your account whenever and wherever. Mobile 5.0 last year was big upgrade with lots of changes and cool new features to bring your online banking and mobile app experience to the next level. This year's 6.0 upgrade is about adding features that you were asking for:

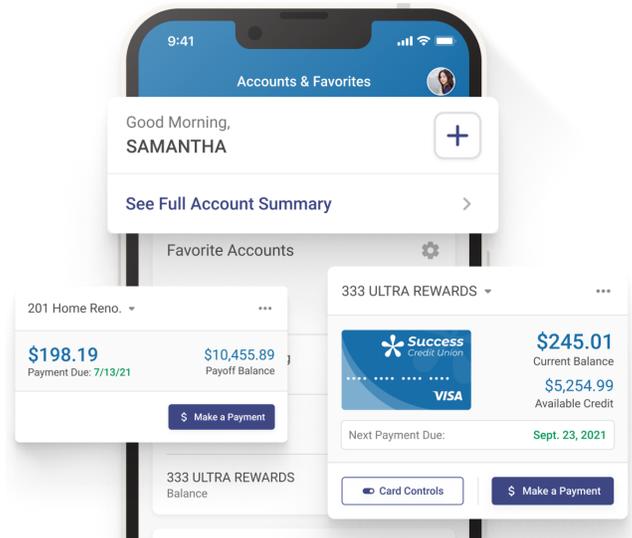
- Card Widget - At a glance, you can see current & available balances, view card payment due dates, and access card controls & payment options.
- Loan Widget - Making quick payments is a breeze...without going to Full Account Summary you can view loan payment due dates, see current & remaining balances, and make payments.
- Improved Full Account Summary - Gives more detailed information like certificate maturity dates and loan payment information. Account types are now grouped with summary totals giving members a quick snapshot of their share accounts and loans.
- Card Control Enhancements - Card controls give you self-service options to lock and unlock your cards as needed, along with push notifications for card activity. For those who have more than one card under a single line of credit the improved 'View Card Activity' will only show transactions for the selected card number.

Please note, if you are still on Mobile 4.0, that will be going away permanently this month. If you have any questions or would like help on how the mobile app works, give us a call at 207-878-3441 ext 260.

## HOLIDAY CLOSINGS

**Independence Day**  
Monday, July 4th

**Labor Day Weekend**  
Saturday, Sept 3rd  
Monday, Sept 5th



## President's Message

It is great to see our members again! Our traditional community events are in full swing this year and it has been wonderful to see so many of our members in person. Our Teacher's Appreciation Night at the Seadogs returned for the first time since 2019 and CCFCU staff were recently at Westbrook Together Days and Windham Summerfest. We also have been represented at project graduations and awarding scholarships. There are several other events we'll be at including the Yarmouth Clam Festival, Gray Blueberry Festival, and CCF-CU's own Ending Hunger Bag Toss Tournament. If you see us this summer please come up and say hi, it is great to be back out in our communities!



Scott Harriman, President & CEO

### \*\*\* Coin Machine Removal Notification \*\*\*

As of July 15, 2022, the Portland and Gray branch coin machines will be removed from both locations.

(Our Yarmouth branch coin machine will be available for another year and removed in July 2023.)

We will still accept rolled coin and offer free wrappers at all locations.

Most Walmart, Hannaford, & Shaw's locations have coin machines (for a fee).

**5 Tips for Homebuying**

By Kash Keezer &amp; Kelley Duchesne, CCFCU Mortgage Loan Officers

**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****After Hours  
Cards Call  
Center  
1-833-999-1097****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

**Review Your Credit Report** - You can pull your own credit report for free up to 3 times per year at [www.annualcreditreport.com](http://www.annualcreditreport.com). This is a great way to review your existing credit and make improvements if needed. A great way to help increase your credit score is to keep any credit card balances below 30% of their limit. Having different types of accounts (auto, personal, credit cards) can help as well. Many lenders require a minimum credit score of 620 to qualify for a mortgage.

**Start Saving for a Down Payment** - Your down payment is critical for being approved for a mortgage. Many lenders require at least 3-5% of the purchase price. On top of your down payment, you are also required to pay the closing costs. This is something your lender will go over with you during the Pre-Approval process. Start saving what you can as soon as you can. Having a monthly budget will increase the likelihood of savings. Try setting aside tax returns, bonuses, etc.

**Contact your Bank or Credit Union for Pre-Approval** - Discuss with your lender your goals and what you can afford monthly. Keep in mind that you will have real estate taxes, homeowners' insurance and possibly private mortgage insurance as part of your monthly payment. Try to stay within a budget you can afford as the cost of owning a home doesn't stop at a monthly mortgage payment. There will always be maintenance and unexpected costs when owning a home. Your lender can provide a max pre-approval letter to work with your realtor.

**Contact a Realtor** - Find a realtor you can trust that will work hard to find the home that is suited for you. Ask friends, family, and your lender for realtor referrals. Discuss your expectations and ask questions. Have your realtor write a creative offer to make your offer stand out above the rest.

**Offer Accepted** - Once your offer is accepted you will want to be sure to notify your lender immediately. There are timelines that need to be met and multiple steps throughout the process. Communication is key for a successful and timely closing.

**Did you know we offer all types of loans?**

- Rural Development Loans
- Turnkey Loans
- 10% Down Loans
- Land Loans
- Seasonal Loans
- Second Home Loans
- Mobile on Land Loans
- Owner Occupied Multi-Unit Loans

*Don't delay, give us a call while rates are still low!*[myccfcu.com](http://myccfcu.com)**NMLS# 629493****207-878-3441 x232**