

The Quarterly

SPRING 2023



Federal Credit Union

KEEPING BANKING SIMPLE SINCE 1954

CCFCU Helping to End Hunger in Maine

Hunger exists in every community in Maine. Since 1990, Maine credit unions have raised over \$12.4 million in food and cash contributions for the Campaign for Ending Hunger. We are proud to be a part of this and happy to report CCFCU raised \$11,255 in 2022 to donate to food banks, schools and local food pantries in our communities. That's more than double from 2021 (\$4,995)! We want to thank our members and employees for their donations and checks went out to the following communities—Gray, Portland, Westbrook, Windham, Falmouth and Yarmouth.



President's Message

As I sit down to write this message two banks have recently failed from making poor business decisions. Although this is disturbing news, there is no impact to the safety of your money here at CCFCU. Cumberland County FCU is a well-diversified financially healthy credit union and your money is safe and insured. No consumer has ever lost a penny in a federally insured credit union. We appreciate your trust and CCFCU will continue to earn that trust with a safe, sound, and conservative approach to managing your credit union.



Scott Harriman,
President & CEO

HOLIDAY CLOSINGS

Patriots' Day*
(ME & MA only)
Monday, April 17

Memorial Day*
Monday, May 30th

**Juneteenth National
Independence Day**
Monday, June 19th

Independence Day
Tuesday, July 4th

*Our Contact Call Center will be closed on the Saturdays' prior to Patriots' Day and Memorial Day. Holiday & After Hours Card Call Center is available @ 1-833-999-1097.

Refinance your vehicle with us today and save up to 2% APR* on your current auto loan rate!
PLUS no payments for up to 45 days!



Rate as low as 3.75%



KEEPING BANKING SIMPLE SINCE 1954

CUMBERLAND COUNTY FCU ANNUAL MEETING NOTICE

Tuesday, May 9, 2023

Embassy Suites

1050 Westbrook St.

Portland, ME 04102

6PM - 6:30PM

Refreshments will be served

*APR - ANNUAL PERCENTAGE RATE. Rate available as low as 3.75% and based on credit history and term selected on vehicles 2014 and newer. An auto loan of \$20,000 with a 5-year term at 3.75% APR results in 60 monthly payments of approximately \$18.31 per \$1,000 borrowed. No payment due up to the first 45 days. Interest will accrue during this time. CCFCU will pay the vehicle re-titling fee. This promotion ends on 4/30/2023 and loans must close by 5/31/2023. Must have a CCFCU share account with a minimum \$5 balance. Existing CCFCU auto loans do not qualify for this promotion. A shorter term than what you currently have may not lower your monthly payment. Certain conditions and restrictions may apply.

SPRING 2023

Falmouth Contact Center

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

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Loan Fax
(207) 797-4924

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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



myccfcu.com



Speakers



Kash Keezer
NMLS#1662990



Kelley Begley
NMLS#506326

Attendees will receive
\$250 towards closing
costs! One per loan. New
CCFCU loans only.



FREE HOMEBUYER SEMINARS

Are you looking to buy a house? Not sure where to begin?

Kash and Kelley will discuss the process, how to prepare, find lower down payment options, and help answer any questions you might have.

Embassy Suites, Acadia Room
1050 Westbrook St, Portland

April: Wed, 5th 5:30-6:30PM
Sat, 15th 10-11AM
May: Sat, 13th 9-10AM



Refreshments will be provided. RSVPs greatly appreciated.

VIRTUAL Session
Wed, May 31st 5:30-6:30PM



To RSVP, please email mortgage@myccfcu.com
or give us a call at 207-878-3441 ext. 232

Keeping Track of All Your Passwords

With so many online accounts and websites requiring passwords, it can be difficult to keep track of all of them. It's also important to ensure that your passwords are secure to protect your personal and financial information. Here are some tips on how to keep track of all your passwords safely:

Use a password manager: This is a software tool that securely stores all your passwords in one place. You only need to remember one master password to access all your other passwords. Many password managers also have features that generate strong passwords and automatically fill them in for you.

Create strong and unique passwords: When creating a password, use a combination of upper and lowercase letters, numbers, and symbols. Avoid using easily guessable information, such as your name or birthdate. It's also a good idea to use a different password for each online account.

Enable two-factor authentication (2FA): 2FA adds an extra layer of security to your online accounts by requiring a second form of verification, such as a code sent to your cell phone. This helps to prevent unauthorized access even if someone knows your password.

Update your passwords regularly: It's important to regularly change your passwords, especially if you suspect that an account has been compromised. A password manager can help you keep track of which passwords need to be updated.

Avoid public Wi-Fi: Public Wi-Fi networks can be vulnerable to hacking, so it's best to avoid entering sensitive information, such as passwords, when using them. If you must use public Wi-Fi, use a virtual private network (VPN) to encrypt your data.

By using these tips, you can keep track of all your passwords safely and securely. Remember, your passwords protect sensitive information, so it's important to take the necessary steps to protect them.

